Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

2012

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note:
The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Newfoundland and Labrador	**1,769**	**2,107**	**-16.0**	**90,976,185**	**152,122,218**
Bankruptcies	1,626	1,981	-17.9	71,780,404	129,817,361
Proposals	143	126	13.5	19,195,781	22,304,857
Prince Edward Island	**635**	**637**	**-0.3**	**47,543,880**	**82,582,939**
Bankruptcies	485	535	-9.3	29,924,205	60,338,201
Proposals	150	102	47.1	17,619,675	22,244,738
Nova Scotia	**4,388**	**4,669**	**-6.0**	**360,615,491**	**533,191,335**
Bankruptcies	3,307	3,682	-10.2	225,528,631	395,762,442
Proposals	1,081	987	9.5	135,086,860	137,428,893
New Brunswick	**3,913**	**3,560**	**9.9**	**323,494,344**	**535,684,370**
Bankruptcies	2,959	2,891	2.4	204,387,754	387,331,751
Proposals	954	669	42.6	119,106,590	148,352,619
Quebec	**37,944**	**37,895**	**0.1**	**2,413,700,626**	**5,078,799,081**
Bankruptcies	25,887	27,196	-4.8	1,026,979,685	2,859,306,511
Proposals	12,057	10,699	12.7	1,386,720,941	2,219,492,570
Ontario	**48,742**	**52,074**	**-6.4**	**4,486,308,236**	**7,245,953,013**
Bankruptcies	24,278	26,805	-9.4	1,421,959,226	3,963,488,249
Proposals	24,464	25,269	-3.2	3,064,349,010	3,282,464,764
Manitoba	**1,926**	**2,229**	**-13.6**	**147,247,198**	**220,814,335**
Bankruptcies	1,312	1,574	-16.6	77,956,074	149,076,285
Proposals	614	655	-6.3	69,291,124	71,738,050
Saskatchewan	**1,860**	**2,212**	**-15.9**	**218,055,685**	**251,072,420**
Bankruptcies	1,080	1,376	-21.5	82,790,506	126,198,257
Proposals	780	836	-6.7	135,265,179	124,874,163
Alberta	**9,514**	**10,381**	**-8.4**	**1,441,641,568**	**2,289,305,805**
Bankruptcies	5,989	7,293	-17.9	791,269,163	1,548,531,070
Proposals	3,525	3,088	14.2	650,372,405	740,774,735
British Columbia	**11,964**	**11,919**	**0.4**	**1,484,757,715**	**2,312,923,506**
Bankruptcies	7,754	8,232	-5.8	808,249,122	1,625,279,587
Proposals	4,210	3,687	14.2	676,508,593	687,643,919
Northwest Territories	**54**	**47**	**14.9**	**5,454,326**	**7,974,514**
Bankruptcies	29	33	-12.1	1,206,367	3,443,698
Proposals	25	14	78.6	4,247,959	4,530,816
Yukon	**38**	**37**	**2.7**	**3,108,380**	**5,608,104**
Bankruptcies	24	32	-25.0	1,537,092	4,109,754
Proposals	14	5	180.0	1,571,288	1,498,350
Nunavut	**4**	**7**	**-42.9**	**189,550**	**570,948**
Bankruptcies	1	6	-83.3	2,700	121,413
Proposals	3	1	200.0	186,850	449,535
Canada	**122,751**	**127,774**	**-3.9**	**11,023,093,184**	**18,716,602,588**
Bankruptcies	**74,731**	**81,636**	**-8.5**	**4,743,570,929**	**11,252,804,579**
Proposals	**48,020**	**46,138**	**4.1**	**6,279,522,255**	**7,463,798,009**

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Newfoundland and Labrador	**1,750**	**2,081**	**-15.9**	**90,090,838**	**145,503,051**
Bankruptcies	1,611	1,957	-17.7	70,953,063	123,461,064
Proposals	139	124	12.1	19,137,775	22,041,987
Prince Edward Island	**618**	**620**	**-0.3**	**43,169,129**	**76,813,491**
Bankruptcies	472	520	-9.2	25,595,955	55,633,156
Proposals	146	100	46.0	17,573,174	21,180,335
Nova Scotia	**4,282**	**4,556**	**-6.0**	**329,724,784**	**433,049,112**
Bankruptcies	3,221	3,587	-10.2	196,662,851	314,358,391
Proposals	1,061	969	9.5	133,061,933	118,690,721
New Brunswick	**3,843**	**3,500**	**9.8**	**302,943,685**	**457,539,913**
Bankruptcies	2,906	2,848	2.0	184,793,732	329,674,787
Proposals	937	652	43.7	118,149,953	127,865,126
Quebec	**35,925**	**35,768**	**0.4**	**2,207,479,641**	**3,445,034,897**
Bankruptcies	24,399	25,627	-4.8	910,481,751	2,140,438,301
Proposals	11,526	10,141	13.7	1,296,997,890	1,304,596,596
Ontario	**47,381**	**50,460**	**-6.1**	**4,283,005,172**	**5,547,481,676**
Bankruptcies	23,236	25,529	-9.0	1,246,444,072	2,501,918,894
Proposals	24,145	24,931	-3.2	3,036,561,100	3,045,562,782
Manitoba	**1,877**	**2,155**	**-12.9**	**141,768,294**	**202,264,103**
Bankruptcies	1,276	1,514	-15.7	75,352,297	133,668,438
Proposals	601	641	-6.2	66,415,997	68,595,665
Saskatchewan	**1,731**	**2,055**	**-15.8**	**202,636,190**	**218,454,449**
Bankruptcies	1,001	1,272	-21.3	76,513,283	108,350,205
Proposals	730	783	-6.8	126,122,907	110,104,244
Alberta	**9,202**	**10,040**	**-8.3**	**1,319,097,468**	**1,911,321,817**
Bankruptcies	5,759	7,029	-18.1	686,408,769	1,237,891,825
Proposals	3,443	3,011	14.3	632,688,699	673,429,992
British Columbia	**11,696**	**11,676**	**0.2**	**1,357,117,965**	**1,895,675,470**
Bankruptcies	7,562	8,040	-5.9	695,940,858	1,234,104,832
Proposals	4,134	3,636	13.7	661,177,107	661,570,638
Northwest Territories	**53**	**45**	**17.8**	**5,432,926**	**7,839,311**
Bankruptcies	29	33	-12.1	1,206,367	3,443,698
Proposals	24	12	100.0	4,226,559	4,395,613
Yukon	**37**	**36**	**2.8**	**2,893,378**	**5,384,361**
Bankruptcies	23	31	-25.8	1,322,090	3,886,011
Proposals	14	5	180.0	1,571,288	1,498,350
Nunavut	**3**	**7**	**-57.1**	**186,850**	**449,535**
Bankruptcies	0	6	-100.0	0	0
Proposals	3	1	200.0	186,850	449,535
Canada	**118,398**	**122,999**	**-3.7**	**10,285,546,320**	**14,346,811,186**
Bankruptcies	**71,495**	**77,993**	**-8.3**	**4,171,675,088**	**8,186,829,602**
Proposals	**46,903**	**45,006**	**4.2**	**6,113,871,232**	**6,159,981,584**

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Newfoundland and Labrador	**19**	**26**	**-26.9**	**885,347**	**6,619,167**
Bankruptcies	15	24	-37.5	827,341	6,356,297
Proposals	4	2	100.0	58,006	262,870
Prince Edward Island	**17**	**17**	**0.0**	**4,374,751**	**5,769,448**
Bankruptcies	13	15	-13.3	4,328,250	4,705,045
Proposals	4	2	100.0	46,501	1,064,403
Nova Scotia	**106**	**113**	**-6.2**	**30,890,707**	**100,142,223**
Bankruptcies	86	95	-9.5	28,865,780	81,404,051
Proposals	20	18	11.1	2,024,927	18,738,172
New Brunswick	**70**	**60**	**16.7**	**20,550,659**	**78,144,457**
Bankruptcies	53	43	23.3	19,594,022	57,656,964
Proposals	17	17	0.0	956,637	20,487,493
Quebec	**2,019**	**2,127**	**-5.1**	**206,220,985**	**1,633,764,184**
Bankruptcies	1,488	1,569	-5.2	116,497,934	718,868,210
Proposals	531	558	-4.8	89,723,051	914,895,974
Ontario	**1,361**	**1,614**	**-15.7**	**203,303,064**	**1,698,471,337**
Bankruptcies	1,042	1,276	-18.3	175,515,154	1,461,569,355
Proposals	319	338	-5.6	27,787,910	236,901,982
Manitoba	**49**	**74**	**-33.8**	**5,478,904**	**18,550,232**
Bankruptcies	36	60	-40.0	2,603,777	15,407,847
Proposals	13	14	-7.1	2,875,127	3,142,385
Saskatchewan	**129**	**157**	**-17.8**	**15,419,495**	**32,617,971**
Bankruptcies	79	104	-24.0	6,277,223	17,848,052
Proposals	50	53	-5.7	9,142,272	14,769,919
Alberta	**312**	**341**	**-8.5**	**122,544,100**	**377,983,988**
Bankruptcies	230	264	-12.9	104,860,394	310,639,245
Proposals	82	77	6.5	17,683,706	67,344,743
British Columbia	**268**	**243**	**10.3**	**127,639,750**	**417,248,036**
Bankruptcies	192	192	0.0	112,308,264	391,174,755
Proposals	76	51	49.0	15,331,486	26,073,281
Northwest Territories	**1**	**2**	**-50.0**	**21,400**	**135,203**
Bankruptcies	0	0	--	0	0
Proposals	1	2	-50.0	21,400	135,203
Yukon	**1**	**1**	**0.0**	**215,002**	**223,743**
Bankruptcies	1	1	0.0	215,002	223,743
Proposals	0	0	--	0	0
Nunavut	**1**	**0**	**--**	**2,700**	**121,413**
Bankruptcies	1	0	--	2,700	121,413
Proposals	0	0	--	0	0
Canada	**4,353**	**4,775**	**-8.8**	**737,546,864**	**4,369,791,402**
Bankruptcies	**3,236**	**3,643**	**-11.2**	**571,895,841**	**3,065,974,977**
Proposals	**1,117**	**1,132**	**-1.3**	**165,651,023**	**1,303,816,425**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**115**	**134**	**-14.2**	**13,627,076**	**89,394,027**
Bankruptcies	86	91	-5.5	7,188,167	57,484,492
Proposals	29	43	-32.6	6,438,909	31,909,535
Mining and Oil and Gas Extraction	**36**	**26**	**38.5**	**29,009,907**	**112,594,684**
Bankruptcies	27	20	35.0	28,820,955	100,486,269
Proposals	9	6	50.0	188,952	12,108,415
Utilities	**20**	**14**	**42.9**	**3,665,393**	**13,592,252**
Bankruptcies	11	10	10.0	1,894,938	10,986,594
Proposals	9	4	125.0	1,770,455	2,605,658
Construction	**833**	**782**	**6.5**	**120,533,447**	**408,727,015**
Bankruptcies	607	620	-2.1	71,000,724	252,406,684
Proposals	226	162	39.5	49,532,723	156,320,331
Manufacturing	**435**	**554**	**-21.5**	**137,336,312**	**1,156,745,355**
Bankruptcies	308	393	-21.6	100,324,483	784,621,302
Proposals	127	161	-21.1	37,011,829	372,124,053
Wholesale Trade	**240**	**261**	**-8.0**	**34,046,804**	**265,993,973**
Bankruptcies	176	198	-11.1	23,068,698	179,240,790
Proposals	64	63	1.6	10,978,106	86,753,183
Retail Trade	**571**	**648**	**-11.9**	**56,376,948**	**352,796,995**
Bankruptcies	435	505	-13.9	40,453,800	206,908,608
Proposals	136	143	-4.9	15,923,148	145,888,387
Transportation and Warehousing	**259**	**310**	**-16.5**	**31,507,914**	**233,468,521**
Bankruptcies	213	252	-15.5	25,252,215	212,459,093
Proposals	46	58	-20.7	6,255,699	21,009,428
Information and Cultural Industries	**62**	**78**	**-20.5**	**1,909,145**	**37,102,084**
Bankruptcies	53	53	0.0	1,540,416	35,099,660
Proposals	9	25	-64.0	368,729	2,002,424
Finance and Insurance	**72**	**107**	**-32.7**	**7,384,561**	**96,297,389**
Bankruptcies	59	80	-26.3	6,668,633	90,190,534
Proposals	13	27	-51.9	715,928	6,106,855
Real Estate and Rental and Leasing	**114**	**142**	**-19.7**	**76,722,499**	**199,817,549**
Bankruptcies	77	104	-26.0	71,729,041	132,085,805
Proposals	37	38	-2.6	4,993,458	67,731,744
Professional, Scientific and Technical Services	**273**	**290**	**-5.9**	**23,876,793**	**279,731,975**
Bankruptcies	197	198	-0.5	16,669,466	146,289,117
Proposals	76	92	-17.4	7,207,327	133,442,858
Management of Companies and Enterprises	**65**	**52**	**25.0**	**60,992,020**	**284,879,282**
Bankruptcies	51	43	18.6	60,267,469	227,189,489
Proposals	14	9	55.6	724,551	57,689,793

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**202**	**213**	**-5.2**	**28,783,301**	**136,946,930**
Bankruptcies	146	164	-11.0	22,615,741	104,467,958
Proposals	56	49	14.3	6,167,560	32,478,972
Educational Services	**31**	**32**	**-3.1**	**4,307,733**	**45,016,991**
Bankruptcies	26	23	13.0	899,797	13,442,452
Proposals	5	9	-44.4	3,407,936	31,574,539
Health Care and Social Assistance	**53**	**85**	**-37.6**	**14,914,767**	**39,348,165**
Bankruptcies	44	63	-30.2	14,755,857	35,806,715
Proposals	9	22	-59.1	158,910	3,541,450
Arts, Entertainment and Recreation	**77**	**86**	**-10.5**	**13,569,585**	**65,930,380**
Bankruptcies	62	74	-16.2	12,589,158	56,116,771
Proposals	15	12	25.0	980,427	9,813,609
Accommodation and Food Services	**624**	**658**	**-5.2**	**65,026,363**	**356,890,935**
Bankruptcies	440	510	-13.7	54,922,638	248,083,614
Proposals	184	148	24.3	10,103,725	108,807,321
Other Services (except Public Administration)	**268**	**297**	**-9.8**	**14,472,197**	**194,062,866**
Bankruptcies	216	238	-9.2	11,720,547	172,551,170
Proposals	52	59	-11.9	2,751,650	21,511,696
Public Administration	**3**	**5**	**-40.0**	**1**	**1,160,038**
Bankruptcies	2	3	-33.3	0	763,864
Proposals	1	2	-50.0	1	396,174
Total	**4,353**	**4,775**	**-8.8**	**738,062,766**	**4,370,497,406**
Bankruptcies	**3,236**	**3,643**	**-11.2**	**572,382,743**	**3,066,680,981**
Proposals	**1,117**	**1,132**	**-1.3**	**165,680,023**	**1,303,816,425**

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**0**	**4**	**-100.0**	**0**	**0**
Bankruptcies	0	4	-100.0	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**6**	**7**	**-14.3**	**135,564**	**3,219,726**
Bankruptcies	6	7	-14.3	135,564	3,219,726
Proposals	0	0	--	0	0
Manufacturing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**1**	**1**	**0.0**	**245,147**	**1,303,811**
Bankruptcies	1	1	0.0	245,147	1,303,811
Proposals	0	0	--	0	0
Retail Trade	**8**	**5**	**60.0**	**415,229**	**1,360,515**
Bankruptcies	5	4	25.0	415,229	1,360,515
Proposals	3	1	200.0	0	0
Transportation and Warehousing	**1**	**1**	**0.0**	**5,400**	**44,400**
Bankruptcies	1	1	0.0	5,400	44,400
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**1**	**0**	**--**	**58,006**	**262,870**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	58,006	262,870
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**1**	**0**	--	**0**	**338,560**
Bankruptcies	1	0	--	0	338,560
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**1**	**3**	**-66.7**	**26,001**	**89,285**
Bankruptcies	1	3	-66.7	26,001	89,285
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**19**	**26**	**-26.9**	**885,347**	**6,619,167**
Bankruptcies	**15**	**24**	**-37.5**	**827,341**	**6,356,297**
Proposals	**4**	**2**	**100.0**	**58,006**	**262,870**

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**2**	**9**	**-77.8**	**268,046**	**3,023,740**
Bankruptcies	2	7	-71.4	268,046	3,023,740
Proposals	0	2	-100.0	0	0
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**3**	**3**	**0.0**	**180,901**	**616,269**
Bankruptcies	2	3	-33.3	155,401	511,546
Proposals	1	0	--	25,500	104,723
Manufacturing	**4**	**0**	**--**	**200,581**	**632,821**
Bankruptcies	3	0	--	179,580	485,821
Proposals	1	0	--	21,001	147,000
Wholesale Trade	**1**	**0**	**--**	**0**	**406,340**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	406,340
Retail Trade	**2**	**1**	**100.0**	**3,653,000**	**406,340**
Bankruptcies	1	1	0.0	3,653,000	0
Proposals	1	0	--	0	406,340
Transportation and Warehousing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**1**	**0**	**--**	**6,172**	**135,691**
Bankruptcies	1	0	--	6,172	135,691
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**1**	**0**	--	**8,225**	**87,703**
Bankruptcies	1	0	--	8,225	87,703
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**1**	**0**	--	**5,768**	**18,838**
Bankruptcies	1	0	--	5,768	18,838
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**1**	**0**	--	**43,601**	**277,962**
Bankruptcies	1	0	--	43,601	277,962
Proposals	0	0	--	0	0
Accommodation and Food Services	**1**	**2**	**-50.0**	**8,457**	**163,744**
Bankruptcies	1	2	-50.0	8,457	163,744
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**17**	**17**	**0.0**	**4,374,751**	**5,769,448**
Bankruptcies	**13**	**15**	**-13.3**	**4,328,250**	**4,705,045**
Proposals	**4**	**2**	**100.0**	**46,501**	**1,064,403**

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**8**	**4**	**100.0**	**295,476**	**9,325,444**
Bankruptcies	4	3	33.3	183,976	1,039,661
Proposals	4	1	300.0	111,500	8,285,783
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**2**	**1**	**100.0**	**14,503**	**64,898**
Bankruptcies	0	1	-100.0	0	0
Proposals	2	0	--	14,503	64,898
Construction	**17**	**28**	**-39.3**	**899,869**	**6,381,861**
Bankruptcies	14	26	-46.2	722,603	2,963,511
Proposals	3	2	50.0	177,266	3,418,350
Manufacturing	**10**	**4**	**150.0**	**844,620**	**3,715,498**
Bankruptcies	10	4	150.0	844,620	3,715,498
Proposals	0	0	--	0	0
Wholesale Trade	**5**	**7**	**-28.6**	**1,483,944**	**10,965,271**
Bankruptcies	4	3	33.3	885,121	6,297,558
Proposals	1	4	-75.0	598,823	4,667,713
Retail Trade	**14**	**13**	**7.7**	**1,289,482**	**3,093,625**
Bankruptcies	10	10	0.0	693,282	1,859,103
Proposals	4	3	33.3	596,200	1,234,522
Transportation and Warehousing	**7**	**6**	**16.7**	**292,928**	**769,552**
Bankruptcies	7	6	16.7	292,928	769,552
Proposals	0	0	--	0	0
Information and Cultural Industries	**2**	**2**	**0.0**	**271,509**	**548,174**
Bankruptcies	2	2	0.0	271,509	548,174
Proposals	0	0	--	0	0
Finance and Insurance	**2**	**2**	**0.0**	**1,100**	**20,537**
Bankruptcies	1	2	-50.0	1,000	1,000
Proposals	1	0	--	100	19,537
Real Estate and Rental and Leasing	**4**	**5**	**-20.0**	**22,987,741**	**58,059,050**
Bankruptcies	4	4	0.0	22,987,741	58,059,050
Proposals	0	1	-100.0	0	0
Professional, Scientific and Technical Services	**4**	**4**	**0.0**	**640,900**	**457,818**
Bankruptcies	4	3	33.3	640,900	457,818
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**1**	**0**	**--**	**10,532**	**63,995**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	10,532	63,995

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**2**	**3**	**-33.3**	**722,043**	**1,547,410**
Bankruptcies	2	2	0.0	722,043	1,547,410
Proposals	0	1	-100.0	0	0
Educational Services	**1**	**1**	**0.0**	**18,371**	**135,310**
Bankruptcies	1	1	0.0	18,371	135,310
Proposals	0	0	--	0	0
Health Care and Social Assistance	**2**	**6**	**-66.7**	**13,500**	**225,011**
Bankruptcies	2	5	-60.0	13,500	225,011
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**2**	**1**	**100.0**	**17,058**	**417,672**
Bankruptcies	2	1	100.0	17,058	417,672
Proposals	0	0	--	0	0
Accommodation and Food Services	**13**	**19**	**-31.6**	**873,227**	**3,141,532**
Bankruptcies	10	15	-33.3	359,227	2,255,477
Proposals	3	4	-25.0	514,000	886,055
Other Services (except Public Administration)	**10**	**7**	**42.9**	**213,904**	**1,209,565**
Bankruptcies	9	7	28.6	211,901	1,112,246
Proposals	1	0	--	2,003	97,319
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**106**	**113**	**-6.2**	**30,890,707**	**100,142,223**
Bankruptcies	**86**	**95**	**-9.5**	**28,865,780**	**81,404,051**
Proposals	**20**	**18**	**11.1**	**2,024,927**	**18,738,172**

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**5**	**3**	**66.7**	**771,193**	**7,910,911**
Bankruptcies	5	2	150.0	771,193	7,910,911
Proposals	0	1	-100.0	0	0
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**8**	**12**	**-33.3**	**1,377,663**	**6,011,388**
Bankruptcies	6	10	-40.0	1,277,508	5,806,788
Proposals	2	2	0.0	100,155	204,600
Manufacturing	**16**	**7**	**128.6**	**7,828,874**	**25,347,920**
Bankruptcies	13	4	225.0	7,810,479	12,658,205
Proposals	3	3	0.0	18,395	12,689,715
Wholesale Trade	**6**	**1**	**500.0**	**7,248,871**	**15,648,364**
Bankruptcies	5	1	400.0	6,992,370	13,665,008
Proposals	1	0	--	256,501	1,983,356
Retail Trade	**13**	**12**	**8.3**	**1,666,044**	**11,439,564**
Bankruptcies	11	10	10.0	1,666,044	11,439,564
Proposals	2	2	0.0	0	0
Transportation and Warehousing	**3**	**3**	**0.0**	**133,430**	**1,232,701**
Bankruptcies	3	3	0.0	133,430	1,232,701
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**1**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	0
Real Estate and Rental and Leasing	**2**	**6**	**-66.7**	**0**	**0**
Bankruptcies	0	3	-100.0	0	0
Proposals	2	3	-33.3	0	0
Professional, Scientific and Technical Services	**2**	**3**	**-33.3**	**290,602**	**5,045,378**
Bankruptcies	1	2	-50.0	290,602	847,809
Proposals	1	1	0.0	0	4,197,569
Management of Companies and Enterprises	**1**	**0**	**--**	**246,881**	**678,842**
Bankruptcies	1	0	--	246,881	678,842
Proposals	0	0	--	0	0

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**1**	**0**	--	**71,800**	**189,779**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	71,800	189,779
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**1**	**2**	**-50.0**	**2,000**	**21,200**
Bankruptcies	1	2	-50.0	2,000	21,200
Proposals	0	0	--	0	0
Accommodation and Food Services	**7**	**6**	**16.7**	**595,203**	**2,867,924**
Bankruptcies	4	2	100.0	232,619	2,290,590
Proposals	3	4	-25.0	362,584	577,334
Other Services (except Public Administration)	**4**	**3**	**33.3**	**318,098**	**1,750,486**
Bankruptcies	3	2	50.0	170,896	1,105,346
Proposals	1	1	0.0	147,202	645,140
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**70**	**60**	**16.7**	**20,550,659**	**78,144,457**
Bankruptcies	**53**	**43**	**23.3**	**19,594,022**	**57,656,964**
Proposals	**17**	**17**	**0.0**	**956,637**	**20,487,493**

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**46**	**43**	**7.0**	**3,257,409**	**36,715,780**
Bankruptcies	37	26	42.3	2,913,917	22,317,290
Proposals	9	17	-47.1	343,492	14,398,490
Mining and Oil and Gas Extraction	**9**	**4**	**125.0**	**431,578**	**17,302,612**
Bankruptcies	5	2	150.0	422,027	16,316,997
Proposals	4	2	100.0	9,551	985,615
Utilities	**1**	**5**	**-80.0**	**161,000**	**286,588**
Bankruptcies	0	3	-100.0	0	0
Proposals	1	2	-50.0	161,000	286,588
Construction	**296**	**287**	**3.1**	**47,007,351**	**183,401,145**
Bankruptcies	194	205	-5.4	15,400,348	65,781,867
Proposals	102	82	24.4	31,607,003	117,619,278
Manufacturing	**212**	**254**	**-16.5**	**54,657,602**	**398,018,978**
Bankruptcies	141	175	-19.4	21,711,126	109,152,124
Proposals	71	79	-10.1	32,946,476	288,866,854
Wholesale Trade	**141**	**135**	**4.4**	**13,835,175**	**140,443,911**
Bankruptcies	104	104	0.0	8,868,098	75,614,774
Proposals	37	31	19.4	4,967,077	64,829,137
Retail Trade	**232**	**275**	**-15.6**	**17,691,358**	**151,377,837**
Bankruptcies	184	218	-15.6	10,025,666	61,506,647
Proposals	48	57	-15.8	7,665,692	89,871,190
Transportation and Warehousing	**104**	**119**	**-12.6**	**4,592,868**	**75,036,571**
Bankruptcies	86	100	-14.0	4,408,267	61,545,564
Proposals	18	19	-5.3	184,601	13,491,007
Information and Cultural Industries	**30**	**45**	**-33.3**	**790,935**	**18,754,582**
Bankruptcies	27	29	-6.9	762,935	17,549,332
Proposals	3	16	-81.3	28,000	1,205,250
Finance and Insurance	**41**	**55**	**-25.5**	**1,721,574**	**13,132,926**
Bankruptcies	36	44	-18.2	1,711,472	8,261,524
Proposals	5	11	-54.5	10,102	4,871,402
Real Estate and Rental and Leasing	**56**	**65**	**-13.8**	**15,511,343**	**38,629,824**
Bankruptcies	42	49	-14.3	12,734,668	23,597,546
Proposals	14	16	-12.5	2,776,675	15,032,278
Professional, Scientific and Technical Services	**131**	**137**	**-4.4**	**4,768,838**	**148,298,062**
Bankruptcies	105	96	9.4	4,052,526	38,960,318
Proposals	26	41	-36.6	716,312	109,337,744
Management of Companies and Enterprises	**30**	**24**	**25.0**	**388,636**	**67,477,099**
Bankruptcies	22	20	10.0	370,912	19,638,442
Proposals	8	4	100.0	17,724	47,838,657

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**112**	**106**	**5.7**	**16,906,391**	**101,481,452**
Bankruptcies	82	79	3.8	14,775,064	83,213,991
Proposals	30	27	11.1	2,131,327	18,267,461
Educational Services	**16**	**11**	**45.5**	**3,369,352**	**8,395,998**
Bankruptcies	14	7	100.0	42,918	1,597,538
Proposals	2	4	-50.0	3,326,434	6,798,460
Health Care and Social Assistance	**11**	**29**	**-62.1**	**1,450,303**	**2,946,614**
Bankruptcies	10	22	-54.5	1,450,303	2,757,192
Proposals	1	7	-85.7	0	189,422
Arts, Entertainment and Recreation	**38**	**50**	**-24.0**	**7,491,034**	**33,845,875**
Bankruptcies	31	40	-22.5	6,756,031	24,770,483
Proposals	7	10	-30.0	735,003	9,075,392
Accommodation and Food Services	**381**	**357**	**6.7**	**8,213,537**	**163,840,742**
Bankruptcies	256	256	0.0	6,267,317	67,831,389
Proposals	125	101	23.8	1,946,220	96,009,353
Other Services (except Public Administration)	**131**	**121**	**8.3**	**4,003,700**	**33,981,414**
Bankruptcies	112	91	23.1	3,824,339	18,455,192
Proposals	19	30	-36.7	179,361	15,526,222
Public Administration	**1**	**5**	**-80.0**	**1**	**396,174**
Bankruptcies	0	3	-100.0	0	0
Proposals	1	2	-50.0	1	396,174
Total	**2,019**	**2,127**	**-5.1**	**206,249,985**	**1,633,764,184**
Bankruptcies	**1,488**	**1,569**	**-5.2**	**116,497,934**	**718,868,210**
Proposals	**531**	**558**	**-4.8**	**89,752,051**	**914,895,974**

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**18**	**24**	**-25.0**	**670,218**	**11,634,850**
Bankruptcies	16	22	-27.3	529,218	11,424,050
Proposals	2	2	0.0	141,000	210,800
Mining and Oil and Gas Extraction	**3**	**2**	**50.0**	**153,653**	**476,565**
Bankruptcies	3	2	50.0	153,653	476,565
Proposals	0	0	--	0	0
Utilities	**10**	**3**	**233.3**	**1,592,145**	**9,565,320**
Bankruptcies	9	3	200.0	1,588,044	9,523,570
Proposals	1	0	--	4,101	41,750
Construction	**273**	**250**	**9.2**	**16,784,988**	**96,213,002**
Bankruptcies	223	216	3.2	13,357,664	81,425,172
Proposals	50	34	47.1	3,427,324	14,787,830
Manufacturing	**135**	**196**	**-31.1**	**55,018,508**	**673,838,193**
Bankruptcies	101	136	-25.7	53,807,655	614,339,243
Proposals	34	60	-43.3	1,210,853	59,498,950
Wholesale Trade	**58**	**84**	**-31.0**	**6,093,069**	**78,726,839**
Bankruptcies	44	64	-31.3	3,503,938	67,610,362
Proposals	14	20	-30.0	2,589,131	11,116,477
Retail Trade	**231**	**254**	**-9.1**	**22,492,642**	**133,712,295**
Bankruptcies	173	196	-11.7	19,138,960	87,487,337
Proposals	58	58	0.0	3,353,682	46,224,958
Transportation and Warehousing	**92**	**112**	**-17.9**	**20,326,214**	**134,090,898**
Bankruptcies	75	84	-10.7	15,742,505	128,698,866
Proposals	17	28	-39.3	4,583,709	5,392,032
Information and Cultural Industries	**19**	**24**	**-20.8**	**221,025**	**12,992,071**
Bankruptcies	17	17	0.0	211,625	12,548,011
Proposals	2	7	-71.4	9,400	444,060
Finance and Insurance	**19**	**33**	**-42.4**	**4,182,983**	**43,485,052**
Bankruptcies	16	24	-33.3	3,543,822	42,459,321
Proposals	3	9	-66.7	639,161	1,025,731
Real Estate and Rental and Leasing	**32**	**34**	**-5.9**	**11,255,380**	**69,919,218**
Bankruptcies	17	23	-26.1	9,468,865	17,788,718
Proposals	15	11	36.4	1,786,515	52,130,500
Professional, Scientific and Technical Services	**98**	**117**	**-16.2**	**12,530,823**	**70,855,290**
Bankruptcies	67	81	-17.3	8,903,793	59,277,249
Proposals	31	36	-13.9	3,627,030	11,578,041
Management of Companies and Enterprises	**23**	**21**	**9.5**	**23,487,051**	**99,174,946**
Bankruptcies	19	19	0.0	23,487,049	90,201,055
Proposals	4	2	100.0	2	8,973,891

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**51**	**64**	**-20.3**	**6,219,880**	**20,261,738**
Bankruptcies	36	53	-32.1	5,179,360	10,948,892
Proposals	15	11	36.4	1,040,520	9,312,846
Educational Services	**7**	**16**	**-56.3**	**634,869**	**7,894,936**
Bankruptcies	6	12	-50.0	634,868	5,766,887
Proposals	1	4	-75.0	1	2,128,049
Health Care and Social Assistance	**28**	**38**	**-26.3**	**753,655**	**11,062,447**
Bankruptcies	21	31	-32.3	626,746	7,959,920
Proposals	7	7	0.0	126,909	3,102,527
Arts, Entertainment and Recreation	**19**	**23**	**-17.4**	**5,042,894**	**27,862,929**
Bankruptcies	15	21	-28.6	4,974,793	27,326,449
Proposals	4	2	100.0	68,101	536,480
Accommodation and Food Services	**159**	**204**	**-22.1**	**11,286,058**	**51,394,268**
Bankruptcies	120	178	-32.6	7,286,418	44,490,439
Proposals	39	26	50.0	3,999,640	6,903,829
Other Services (except Public Administration)	**84**	**115**	**-27.0**	**4,557,009**	**144,546,616**
Bankruptcies	62	94	-34.0	3,376,178	141,053,385
Proposals	22	21	4.8	1,180,831	3,493,231
Public Administration	**2**	**0**	**--**	**0**	**763,864**
Bankruptcies	2	0	--	0	763,864
Proposals	0	0	--	0	0
Total	**1,361**	**1,614**	**-15.7**	**203,303,064**	**1,698,471,337**
Bankruptcies	**1,042**	**1,276**	**-18.3**	**175,515,154**	**1,461,569,355**
Proposals	**319**	**338**	**-5.6**	**27,787,910**	**236,901,982**

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**11**	**8**	**37.5**	**2,582,361**	**5,859,989**
Bankruptcies	7	5	40.0	1,135,289	5,155,550
Proposals	4	3	33.3	1,447,072	704,439
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**1**	**1**	**0.0**	**13,000**	**106,500**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	--	13,000	106,500
Construction	**7**	**11**	**-36.4**	**235,571**	**1,051,686**
Bankruptcies	6	10	-40.0	230,921	1,022,421
Proposals	1	1	0.0	4,650	29,265
Manufacturing	**5**	**13**	**-61.5**	**1,319,225**	**2,409,985**
Bankruptcies	3	13	-76.9	96,111	631,265
Proposals	2	0	--	1,223,114	1,778,720
Wholesale Trade	**1**	**0**	**--**	**35,000**	**96,365**
Bankruptcies	1	0	--	35,000	96,365
Proposals	0	0	--	0	0
Retail Trade	**2**	**9**	**-77.8**	**48,434**	**572,172**
Bankruptcies	2	3	-33.3	48,434	572,172
Proposals	0	6	-100.0	0	0
Transportation and Warehousing	**8**	**12**	**-33.3**	**565,602**	**5,901,878**
Bankruptcies	6	10	-40.0	489,711	5,505,833
Proposals	2	2	0.0	75,891	396,045
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**2**	**3**	**-33.3**	**108,000**	**103,757**
Bankruptcies	0	3	-100.0	0	0
Proposals	2	0	--	108,000	103,757
Professional, Scientific and Technical Services	**0**	**4**	**-100.0**	**0**	**0**
Bankruptcies	0	3	-100.0	0	0
Proposals	0	1	-100.0	0	0
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**2**	**0**	--	**77,501**	**651,913**
Bankruptcies	2	0	--	77,501	651,913
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**2**	**0**	--	**68,002**	**200,739**
Bankruptcies	2	0	--	68,002	200,739
Proposals	0	0	--	0	0
Accommodation and Food Services	**7**	**3**	**133.3**	**163,206**	**1,089,900**
Bankruptcies	6	3	100.0	159,806	1,066,241
Proposals	1	0	--	3,400	23,659
Other Services (except Public Administration)	**1**	**10**	**-90.0**	**263,002**	**505,348**
Bankruptcies	1	9	-88.9	263,002	505,348
Proposals	0	1	-100.0	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**49**	**74**	**-33.8**	**5,478,904**	**18,550,232**
Bankruptcies	**36**	**60**	**-40.0**	**2,603,777**	**15,407,847**
Proposals	**13**	**14**	**-7.1**	**2,875,127**	**3,142,385**

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**10**	**26**	**-61.5**	**2,267,824**	**6,569,106**
Bankruptcies	5	16	-68.8	325,937	967,368
Proposals	5	10	-50.0	1,941,887	5,601,738
Mining and Oil and Gas Extraction	**1**	**4**	**-75.0**	**179,401**	**146,760**
Bankruptcies	0	3	-100.0	0	0
Proposals	1	1	0.0	179,401	146,760
Utilities	**3**	**0**	**--**	**617,095**	**1,665,496**
Bankruptcies	2	0	--	306,894	1,463,024
Proposals	1	0	--	310,201	202,472
Construction	**47**	**45**	**4.4**	**3,872,301**	**8,378,430**
Bankruptcies	33	30	10.0	2,409,868	6,529,219
Proposals	14	15	-6.7	1,462,433	1,849,211
Manufacturing	**6**	**11**	**-45.5**	**1,284,096**	**1,121,266**
Bankruptcies	1	4	-75.0	10,100	376,705
Proposals	5	7	-28.6	1,273,996	744,561
Wholesale Trade	**2**	**6**	**-66.7**	**264,052**	**390,933**
Bankruptcies	1	3	-66.7	5,050	11,249
Proposals	1	3	-66.7	259,002	379,684
Retail Trade	**10**	**9**	**11.1**	**1,877,094**	**3,286,664**
Bankruptcies	4	6	-33.3	396,006	1,088,151
Proposals	6	3	100.0	1,481,088	2,198,513
Transportation and Warehousing	**16**	**21**	**-23.8**	**2,088,858**	**3,347,955**
Bankruptcies	8	18	-55.6	743,542	1,670,598
Proposals	8	3	166.7	1,345,316	1,677,357
Information and Cultural Industries	**2**	**0**	**--**	**9,451**	**67,132**
Bankruptcies	2	0	--	9,451	67,132
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**2**	**4**	**-50.0**	**318,500**	**422,988**
Bankruptcies	2	2	0.0	318,500	422,988
Proposals	0	2	-100.0	0	0
Professional, Scientific and Technical Services	**1**	**1**	**0.0**	**116,430**	**175,578**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	--	116,430	175,578
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**6**	**12**	**-50.0**	**910,808**	**1,208,178**
Bankruptcies	4	7	-42.9	606,806	891,555
Proposals	2	5	-60.0	304,002	316,623
Educational Services	**1**	**0**	**--**	**81,500**	**169,074**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	81,500	169,074
Health Care and Social Assistance	**3**	**2**	**50.0**	**39,303**	**605,715**
Bankruptcies	2	0	--	7,302	356,214
Proposals	1	2	-50.0	32,001	249,501
Arts, Entertainment and Recreation	**3**	**2**	**50.0**	**334,648**	**913,017**
Bankruptcies	2	2	0.0	261,203	814,815
Proposals	1	0	--	73,445	98,202
Accommodation and Food Services	**10**	**10**	**0.0**	**982,383**	**3,255,242**
Bankruptcies	7	9	-22.2	700,813	2,294,597
Proposals	3	1	200.0	281,570	960,645
Other Services (except Public Administration)	**6**	**4**	**50.0**	**175,751**	**894,437**
Bankruptcies	6	3	100.0	175,751	894,437
Proposals	0	1	-100.0	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**129**	**157**	**-17.8**	**15,419,495**	**32,617,971**
Bankruptcies	**79**	**104**	**-24.0**	**6,277,223**	**17,848,052**
Proposals	**50**	**53**	**-5.7**	**9,142,272**	**14,769,919**

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**7**	**7**	**0.0**	**2,592,524**	**4,109,085**
Bankruptcies	3	3	0.0	154,467	1,449,161
Proposals	4	4	0.0	2,438,057	2,659,924
Mining and Oil and Gas Extraction	**21**	**15**	**40.0**	**27,640,273**	**93,074,555**
Bankruptcies	17	12	41.7	27,640,273	82,098,515
Proposals	4	3	33.3	0	10,976,040
Utilities	**3**	**2**	**50.0**	**1,267,650**	**1,903,450**
Bankruptcies	0	2	-100.0	0	0
Proposals	3	0	--	1,267,650	1,903,450
Construction	**111**	**90**	**23.3**	**15,897,224**	**39,353,876**
Bankruptcies	85	77	10.4	12,070,490	33,520,073
Proposals	26	13	100.0	3,826,734	5,833,803
Manufacturing	**24**	**33**	**-27.3**	**11,687,479**	**36,587,115**
Bankruptcies	18	26	-30.8	11,381,185	28,313,641
Proposals	6	7	-14.3	306,294	8,273,474
Wholesale Trade	**8**	**14**	**-42.9**	**896,942**	**3,612,100**
Bankruptcies	7	11	-36.4	896,942	3,612,100
Proposals	1	3	-66.7	0	0
Retail Trade	**28**	**36**	**-22.2**	**3,769,850**	**16,067,766**
Bankruptcies	22	29	-24.1	1,990,854	12,608,949
Proposals	6	7	-14.3	1,778,996	3,458,817
Transportation and Warehousing	**15**	**20**	**-25.0**	**2,318,545**	**9,972,515**
Bankruptcies	15	15	0.0	2,318,545	9,972,515
Proposals	0	5	-100.0	0	0
Information and Cultural Industries	**6**	**5**	**20.0**	**393,225**	**4,223,646**
Bankruptcies	4	3	33.3	61,896	3,870,532
Proposals	2	2	0.0	331,329	353,114
Finance and Insurance	**5**	**14**	**-64.3**	**392,670**	**7,407,397**
Bankruptcies	4	7	-42.9	392,670	7,407,397
Proposals	1	7	-85.7	0	0
Real Estate and Rental and Leasing	**8**	**16**	**-50.0**	**1,313,382**	**3,622,007**
Bankruptcies	5	12	-58.3	1,018,882	3,248,107
Proposals	3	4	-25.0	294,500	373,900
Professional, Scientific and Technical Services	**16**	**13**	**23.1**	**3,364,345**	**18,021,882**
Bankruptcies	11	8	37.5	1,809,814	13,629,164
Proposals	5	5	0.0	1,554,531	4,392,718
Management of Companies and Enterprises	**6**	**6**	**0.0**	**9,780,443**	**65,370,885**
Bankruptcies	5	3	66.7	9,084,150	64,557,635
Proposals	1	3	-66.7	696,293	813,250

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**13**	**17**	**-23.5**	**2,020,578**	**3,555,844**
Bankruptcies	10	14	-28.6	1,110,133	2,414,120
Proposals	3	3	0.0	910,445	1,141,724
Educational Services	**2**	**0**	**--**	**37,042**	**22,861,118**
Bankruptcies	1	0	--	37,041	382,162
Proposals	1	0	--	1	22,478,956
Health Care and Social Assistance	**1**	**3**	**-66.7**	**26,061**	**97,701**
Bankruptcies	1	2	-50.0	26,061	97,701
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**4**	**4**	**0.0**	**149,654**	**493,267**
Bankruptcies	1	4	-75.0	45,776	389,732
Proposals	3	0	--	103,878	103,535
Accommodation and Food Services	**21**	**30**	**-30.0**	**37,276,346**	**45,125,750**
Bankruptcies	15	21	-28.6	34,322,099	42,106,517
Proposals	6	9	-33.3	2,954,247	3,019,233
Other Services (except Public Administration)	**13**	**15**	**-13.3**	**2,206,769**	**3,230,033**
Bankruptcies	6	14	-57.1	986,018	1,667,228
Proposals	7	1	600.0	1,220,751	1,562,805
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**312**	**341**	**-8.5**	**123,031,002**	**378,689,992**
Bankruptcies	**230**	**264**	**-12.9**	**105,347,296**	**311,345,249**
Proposals	**82**	**77**	**6.5**	**17,683,706**	**67,344,743**

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**8**	**6**	**33.3**	**922,025**	**4,245,122**
Bankruptcies	7	3	133.3	906,124	4,196,761
Proposals	1	3	-66.7	15,901	48,361
Mining and Oil and Gas Extraction	**1**	**1**	**0.0**	**390,000**	**1,370,449**
Bankruptcies	1	1	0.0	390,000	1,370,449
Proposals	0	0	--	0	0
Utilities	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	2	-100.0	0	0
Construction	**65**	**48**	**35.4**	**34,142,015**	**64,099,632**
Bankruptcies	38	36	5.6	25,240,357	51,626,361
Proposals	27	12	125.0	8,901,658	12,473,271
Manufacturing	**23**	**35**	**-34.3**	**4,495,327**	**15,073,579**
Bankruptcies	18	30	-40.0	4,483,627	14,948,800
Proposals	5	5	0.0	11,700	124,779
Wholesale Trade	**17**	**13**	**30.8**	**3,944,604**	**14,400,039**
Bankruptcies	9	11	-18.2	1,637,032	11,029,563
Proposals	8	2	300.0	2,307,572	3,370,476
Retail Trade	**31**	**33**	**-6.1**	**3,473,815**	**31,480,217**
Bankruptcies	23	28	-17.9	2,426,325	28,986,170
Proposals	8	5	60.0	1,047,490	2,494,047
Transportation and Warehousing	**13**	**14**	**-7.1**	**1,184,069**	**3,072,051**
Bankruptcies	12	13	-7.7	1,117,887	3,019,064
Proposals	1	1	0.0	66,182	52,987
Information and Cultural Industries	**3**	**2**	**50.0**	**223,000**	**516,479**
Bankruptcies	1	2	-50.0	223,000	516,479
Proposals	2	0	--	0	0
Finance and Insurance	**4**	**3**	**33.3**	**1,086,234**	**32,251,477**
Bankruptcies	2	3	-33.3	1,019,669	32,061,292
Proposals	2	0	--	66,565	190,185
Real Estate and Rental and Leasing	**8**	**8**	**0.0**	**25,228,153**	**29,060,705**
Bankruptcies	7	7	0.0	25,200,385	28,969,396
Proposals	1	1	0.0	27,768	91,309
Professional, Scientific and Technical Services	**18**	**11**	**63.6**	**2,079,277**	**36,344,203**
Bankruptcies	8	4	100.0	965,659	32,981,068
Proposals	10	7	42.9	1,113,618	3,363,135
Management of Companies and Enterprises	**4**	**1**	**300.0**	**27,078,477**	**52,113,515**
Bankruptcies	4	1	300.0	27,078,477	52,113,515
Proposals	0	0	--	0	0

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**14**	**11**	**27.3**	**1,846,075**	**7,962,913**
Bankruptcies	9	9	0.0	136,609	4,712,374
Proposals	5	2	150.0	1,709,466	3,250,539
Educational Services	**3**	**3**	**0.0**	**166,599**	**5,221,995**
Bankruptcies	3	2	50.0	166,599	5,221,995
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**7**	**5**	**40.0**	**12,626,177**	**24,391,839**
Bankruptcies	7	2	250.0	12,626,177	24,391,839
Proposals	0	3	-100.0	0	0
Arts, Entertainment and Recreation	**7**	**3**	**133.3**	**420,694**	**1,897,719**
Bankruptcies	7	3	133.3	420,694	1,897,719
Proposals	0	0	--	0	0
Accommodation and Food Services	**24**	**24**	**0.0**	**5,601,945**	**85,922,548**
Bankruptcies	20	21	-4.8	5,559,881	85,495,335
Proposals	4	3	33.3	42,064	427,213
Other Services (except Public Administration)	**18**	**20**	**-10.0**	**2,731,264**	**7,823,554**
Bankruptcies	16	16	0.0	2,709,762	7,636,575
Proposals	2	4	-50.0	21,502	186,979
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**268**	**243**	**10.3**	**127,639,750**	**417,248,036**
Bankruptcies	**192**	**192**	**0.0**	**112,308,264**	**391,174,755**
Proposals	**76**	**51**	**49.0**	**15,331,486**	**26,073,281**

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**1**	**0**	--	**21,400**	**135,203**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	21,400	135,203
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**1**	**2**	**-50.0**	**21,400**	**135,203**
Bankruptcies	**0**	**0**	--	**0**	**0**
Proposals	**1**	**2**	**-50.0**	**21,400**	**135,203**

Table 4I: Insolvencies by NAICS Economic Sectors, Yukon

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**1**	**0**	--	**215,002**	**223,743**
Bankruptcies	1	0	--	215,002	223,743
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4l: Insolvencies by NAICS Economic Sectors, Yukon (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**1**	**1**	**0.0**	**215,002**	**223,743**
Bankruptcies	**1**	**1**	**0.0**	**215,002**	**223,743**
Proposals	**0**	**0**	--	**0**	**0**

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**1**	**0**	--	**2,700**	**121,413**
Bankruptcies	1	0	--	2,700	121,413
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**1**	**0**	--	**2,700**	**121,413**
Bankruptcies	**1**	**0**	--	**2,700**	**121,413**
Proposals	**0**	**0**	--	**0**	**0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Newfoundland and Labrador	**1,750**	**2,081**	**-15.9**	**90,090,838**	**145,503,051**
Bankruptcies	**1,611**	**1,957**	**-17.7**	**70,953,063**	**123,461,064**
Proposals	**139**	**124**	**12.1**	**19,137,775**	**22,041,987**
Avalon Peninsula	749	874	-14.3	40,880,284	66,907,726
Bankruptcies	665	795	-16.4	27,973,011	51,969,780
Proposals	84	79	6.3	12,907,274	14,937,946
South Coast - Burin Peninsula	141	176	-19.9	4,311,756	7,007,029
Bankruptcies	134	173	-22.5	3,706,078	6,478,219
Proposals	7	3	133.3	605,678	528,810
West Coast - Northern Peninsula - Labrador	371	435	-14.7	14,806,193	26,074,382
Bankruptcies	352	415	-15.2	12,757,966	23,804,973
Proposals	19	20	-5.0	2,048,227	2,269,409
Notre Dame - Central Bonavista Bay	489	596	-18.0	30,092,605	45,513,914
Bankruptcies	460	574	-19.9	26,516,008	41,208,092
Proposals	28	22	27.3	3,576,597	4,305,822
Prince Edward Island	**618**	**620**	**-0.3**	**43,169,129**	**76,813,491**
Bankruptcies	**472**	**520**	**-9.2**	**25,595,955**	**55,633,156**
Proposals	**146**	**100**	**46.0**	**17,573,174**	**21,180,335**
Nova Scotia	**4,282**	**4,556**	**-6.0**	**329,724,784**	**433,049,112**
Bankruptcies	**3,221**	**3,587**	**-10.2**	**196,662,851**	**314,358,391**
Proposals	**1,061**	**969**	**9.5**	**133,061,933**	**118,690,721**
Cape Breton	676	852	-20.7	44,305,449	56,086,668
Bankruptcies	459	624	-26.4	19,335,574	32,369,546
Proposals	217	228	-4.8	24,969,875	23,717,122
North Shore	747	733	1.9	53,741,889	75,558,528
Bankruptcies	563	552	2.0	35,485,708	59,476,327
Proposals	184	181	1.7	18,256,181	16,082,201
Annapolis Valley	625	642	-2.6	48,713,506	61,576,653
Bankruptcies	514	547	-6.0	33,887,143	49,847,091
Proposals	111	96	15.6	14,826,364	11,729,561
Southern	546	605	-9.8	48,085,036	59,381,930
Bankruptcies	400	496	-19.4	26,518,624	41,027,844
Proposals	146	109	33.9	21,566,411	18,354,086
Halifax	1,688	1,723	-2.0	134,878,904	180,445,332
Bankruptcies	1,284	1,368	-6.1	81,435,802	131,637,582
Proposals	404	355	13.8	53,443,102	48,807,750
New Brunswick	**3,843**	**3,500**	**9.8**	**302,943,685**	**457,539,913**
Bankruptcies	**2,906**	**2,848**	**2.0**	**184,793,732**	**329,674,787**
Proposals	**937**	**652**	**43.7**	**118,149,953**	**127,865,126**
Campbellton - Miramichi	691	674	2.5	39,485,999	66,225,705
Bankruptcies	533	574	-7.1	26,667,031	48,400,188
Proposals	158	100	58.0	12,818,968	17,825,517

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Moncton - Richibucto	1,105	1,034	6.9	101,426,147	148,235,368
Bankruptcies	820	845	-3.0	58,344,549	104,512,894
Proposals	285	189	50.8	43,081,599	43,722,474
Saint John - St.Stephen	962	855	12.5	81,069,570	116,777,685
Bankruptcies	718	686	4.7	49,038,198	84,918,337
Proposals	245	169	45.0	32,031,371	31,859,348
Fredericton - Oromocto	673	557	20.8	56,440,088	83,927,939
Bankruptcies	483	424	13.9	31,319,298	55,875,172
Proposals	190	132	43.9	25,120,789	28,052,767
Edmundston - Woodstock	412	380	8.4	24,521,881	42,373,215
Bankruptcies	352	318	10.7	19,424,655	35,968,196
Proposals	60	62	-3.2	5,097,226	6,405,020
Quebec	**35,925**	**35,768**	**0.4**	**2,207,479,641**	**3,445,034,897**
Bankruptcies	**24,399**	**25,627**	**-4.8**	**910,481,751**	**2,140,438,301**
Proposals	**11,526**	**10,141**	**13.7**	**1,296,997,890**	**1,304,596,596**
Gaspésie - Îles-de-la-Madeleine	339	394	-14.0	17,546,927	25,319,717
Bankruptcies	230	288	-20.1	9,138,058	17,296,354
Proposals	109	106	2.8	8,408,870	8,023,363
Bas-Saint-Laurent	690	657	5.0	34,360,479	47,070,013
Bankruptcies	521	454	14.8	19,598,465	31,928,389
Proposals	168	203	-17.2	14,762,014	15,141,624
Capitale-Nationale	2,319	2,314	0.2	105,927,334	180,221,603
Bankruptcies	1,780	1,746	1.9	54,256,937	124,063,393
Proposals	539	568	-5.1	51,670,397	56,158,210
Chaudière - Appalaches	1,175	1,205	-2.5	66,798,604	97,450,643
Bankruptcies	834	867	-3.8	35,905,994	62,941,180
Proposals	340	339	0.3	30,892,610	34,509,463
Estrie	1,313	1,253	4.8	71,704,428	105,071,371
Bankruptcies	970	1,008	-3.8	39,577,821	75,946,426
Proposals	344	245	40.4	32,126,607	29,124,944
Centre-du-Québec	904	1,011	-10.6	44,610,440	71,892,032
Bankruptcies	665	787	-15.5	23,902,790	52,805,213
Proposals	239	225	6.2	20,707,650	19,086,818
Montérégie	7,005	6,592	6.3	515,310,703	777,074,034
Bankruptcies	4,606	4,619	-0.3	202,226,768	477,019,476
Proposals	2,399	1,973	21.6	313,083,935	300,054,558
Montréal	8,522	9,137	-6.7	277,953,842	738,046,101
Bankruptcies	6,013	6,680	-10.0	103,428,052	514,032,429
Proposals	2,509	2,457	2.1	174,525,790	224,013,671
Laval	2,029	1,920	5.7	156,768,053	259,551,724
Bankruptcies	1,279	1,339	-4.5	54,209,773	144,934,389
Proposals	750	581	29.1	102,558,280	114,617,336
Lanaudière	2,913	2,698	8.0	273,912,129	308,241,318
Bankruptcies	1,741	1,726	0.9	102,026,469	156,802,672
Proposals	1,172	973	20.5	171,885,660	151,438,646

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Laurentides	3,679	3,615	1.8	338,827,351	435,871,092
Bankruptcies	2,252	2,449	-8.0	124,033,164	230,815,957
Proposals	1,427	1,166	22.4	214,794,187	205,055,134
Outaouais	2,229	2,117	5.3	161,445,878	197,420,349
Bankruptcies	1,433	1,465	-2.2	66,421,704	113,784,347
Proposals	796	651	22.3	95,024,174	83,636,002
Abitibi - Témiscamingue	456	486	-6.2	21,485,380	31,264,107
Bankruptcies	322	356	-9.6	10,313,834	21,133,269
Proposals	134	131	2.3	11,171,546	10,130,838
Mauricie	1,148	1,113	3.1	54,894,706	85,726,275
Bankruptcies	903	900	0.3	32,258,608	63,236,401
Proposals	245	212	15.6	22,636,098	22,489,874
Saguenay - Lac-Saint-Jean	920	1,006	-8.5	52,745,575	65,895,105
Bankruptcies	636	739	-13.9	25,727,771	40,300,568
Proposals	284	266	6.8	27,017,804	25,594,536
Côte-Nord	235	209	12.4	10,305,651	15,289,082
Bankruptcies	176	170	3.5	5,192,444	10,459,062
Proposals	60	38	57.9	5,113,208	4,830,019
Nord-du-Québec	50	41	22.0	2,882,163	3,630,332
Bankruptcies	37	34	8.8	2,263,101	2,938,773
Proposals	13	7	85.7	619,061	691,559
Ontario	**47,381**	**50,460**	**-6.1**	**4,283,005,172**	**5,547,481,676**
Bankruptcies	**23,236**	**25,529**	**-9.0**	**1,246,444,072**	**2,501,918,894**
Proposals	**24,145**	**24,931**	**-3.2**	**3,036,561,100**	**3,045,562,782**
Ottawa	3,830	3,977	-3.7	313,972,235	440,699,458
Bankruptcies	2,281	2,510	-9.1	119,636,951	249,312,686
Proposals	1,549	1,467	5.6	194,335,283	191,386,772
Kingston - Pembroke	1,724	1,811	-4.8	162,526,442	192,582,500
Bankruptcies	1,072	1,193	-10.1	70,669,971	108,102,749
Proposals	652	618	5.5	91,856,471	84,479,751
Muskoka - Kawarthas	1,547	1,415	9.3	166,992,932	198,572,904
Bankruptcies	806	781	3.2	53,647,155	95,716,950
Proposals	741	634	16.9	113,345,777	102,855,954
Toronto	20,025	21,748	-7.9	1,649,616,037	2,375,910,472
Bankruptcies	7,950	8,830	-10.0	315,659,885	890,282,761
Proposals	12,076	12,918	-6.5	1,333,956,151	1,485,627,711
Kitchener - Waterloo - Barrie	4,810	5,031	-4.4	531,281,107	605,491,461
Bankruptcies	2,420	2,556	-5.3	150,246,421	275,923,163
Proposals	2,390	2,475	-3.4	381,034,686	329,568,298
Hamilton - Niagara Peninsula	5,912	6,139	-3.7	597,972,091	701,952,109
Bankruptcies	2,881	3,038	-5.2	176,679,532	303,260,868
Proposals	3,031	3,101	-2.3	421,292,560	398,691,241
London	3,079	3,427	-10.2	301,093,661	341,863,046
Bankruptcies	1,767	2,060	-14.2	117,736,768	178,147,820
Proposals	1,312	1,367	-4.0	183,356,892	163,715,225

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Windsor - Sarnia	2,671	2,948	-9.4	246,675,111	293,263,830
Bankruptcies	1,692	1,882	-10.1	113,771,868	169,596,119
Proposals	979	1,065	-8.1	132,903,243	123,667,711
Stratford - Bruce Peninsula	859	906	-5.2	89,310,244	116,925,446
Bankruptcies	559	587	-4.8	43,322,678	75,140,260
Proposals	300	319	-6.0	45,987,566	41,785,186
Northeast	2,326	2,454	-5.2	180,884,366	219,065,217
Bankruptcies	1,391	1,633	-14.8	65,156,028	116,114,879
Proposals	935	821	13.9	115,728,338	102,950,338
Northwest	597	605	-1.3	42,680,947	61,155,234
Bankruptcies	417	459	-9.2	19,916,815	40,320,640
Proposals	180	146	23.3	22,764,132	20,834,594
Manitoba	**1,877**	**2,155**	**-12.9**	**141,768,294**	**202,264,103**
Bankruptcies	**1,276**	**1,514**	**-15.7**	**75,352,297**	**133,668,438**
Proposals	**601**	**641**	**-6.2**	**66,415,997**	**68,595,665**
Southeast	129	132	-2.3	18,692,982	22,615,599
Bankruptcies	91	112	-18.8	11,255,968	15,918,749
Proposals	38	20	90.0	7,437,014	6,696,850
South Central	69	88	-21.6	6,032,649	10,267,560
Bankruptcies	55	64	-14.1	4,765,212	8,696,774
Proposals	14	24	-41.7	1,267,437	1,570,786
Southwest	191	258	-26.0	12,975,093	17,097,201
Bankruptcies	121	155	-21.9	5,570,511	10,794,911
Proposals	69	102	-32.4	7,404,582	6,302,290
North Central	48	56	-14.3	3,124,084	4,277,637
Bankruptcies	32	40	-20.0	1,485,717	2,414,644
Proposals	16	16	0.0	1,638,366	1,862,992
Winnipeg	1,214	1,358	-10.6	78,300,436	119,906,010
Bankruptcies	829	966	-14.2	38,378,640	75,621,627
Proposals	385	392	-1.8	39,921,797	44,284,384
Interlake	97	108	-10.2	13,788,775	16,605,151
Bankruptcies	68	82	-17.1	9,696,579	12,995,877
Proposals	28	26	7.7	4,092,196	3,609,275
Parklands	55	78	-29.5	4,485,945	4,506,664
Bankruptcies	30	43	-30.2	1,556,209	2,195,867
Proposals	25	34	-26.5	2,929,736	2,310,797
North	75	78	-3.8	4,368,330	6,988,281
Bankruptcies	49	50	-2.0	2,643,461	5,029,990
Proposals	26	27	-3.7	1,724,869	1,958,291
Saskatchewan	**1,731**	**2,055**	**-15.8**	**202,636,190**	**218,454,449**
Bankruptcies	**1,001**	**1,272**	**-21.3**	**76,513,283**	**108,350,205**
Proposals	**730**	**783**	**-6.8**	**126,122,907**	**110,104,244**
Regina - Moose Mountain	442	562	-21.4	43,536,088	48,270,696
Bankruptcies	212	283	-25.1	13,353,955	20,170,415
Proposals	230	279	-17.6	30,182,134	28,100,280

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Swift Current - Moose Jaw	180	194	-7.2	18,151,211	20,128,525
Bankruptcies	114	130	-12.3	7,411,281	9,680,004
Proposals	66	64	3.1	10,739,930	10,448,521
Saskatoon - Biggar	579	655	-11.6	76,925,112	83,797,496
Bankruptcies	354	427	-17.1	31,190,509	43,205,887
Proposals	226	228	-0.9	45,734,603	40,591,609
Yorkton - Melville	130	176	-26.1	12,675,616	14,768,948
Bankruptcies	78	128	-39.1	5,310,173	8,733,216
Proposals	51	48	6.3	7,365,443	6,035,732
Prince Albert	359	425	-15.5	47,998,959	48,676,054
Bankruptcies	216	275	-21.5	18,239,074	25,134,696
Proposals	143	150	-4.7	29,759,886	23,541,358
Northern	41	43	-4.7	3,349,204	2,812,731
Bankruptcies	26	29	-10.3	1,008,291	1,425,987
Proposals	15	14	7.1	2,340,912	1,386,744
Alberta	**9,202**	**10,040**	**-8.3**	**1,319,097,468**	**1,911,321,817**
Bankruptcies	**5,759**	**7,029**	**-18.1**	**686,408,769**	**1,237,891,825**
Proposals	**3,443**	**3,011**	**14.3**	**632,688,699**	**673,429,992**
Lethbridge - Medicine Hat	765	913	-16.2	91,913,916	110,187,673
Bankruptcies	499	656	-23.9	47,365,823	66,681,855
Proposals	266	256	3.9	44,548,093	43,505,818
Camrose - Drumheller	415	421	-1.4	66,065,943	80,592,633
Bankruptcies	284	304	-6.6	40,442,432	56,602,172
Proposals	131	117	12.0	25,623,511	23,990,461
Calgary	3,675	3,754	-2.1	571,756,373	815,198,662
Bankruptcies	2,421	2,769	-12.6	325,471,587	555,902,145
Proposals	1,253	985	27.2	246,284,785	259,296,518
Banff - Jasper - Rocky Mountain House	178	224	-20.5	23,748,754	34,998,542
Bankruptcies	117	176	-33.5	14,752,679	24,371,479
Proposals	61	48	27.1	8,996,075	10,627,063
Red Deer	479	545	-12.1	56,850,756	85,380,741
Bankruptcies	270	372	-27.4	24,547,360	41,382,347
Proposals	209	172	21.5	32,303,396	43,998,395
Edmonton	2,966	3,379	-12.2	412,759,404	545,699,161
Bankruptcies	1,694	2,187	-22.5	181,006,525	298,073,936
Proposals	1,272	1,192	6.7	231,752,879	247,625,224
Athabasca - Grande Prairie - Peace River	533	620	-14.0	71,329,887	205,388,633
Bankruptcies	366	449	-18.5	42,064,236	176,756,251
Proposals	166	171	-2.9	29,265,651	28,632,383
Wood Buffalo - Cold Lake	191	186	2.7	24,672,435	33,875,772
Bankruptcies	107	116	-7.8	10,758,127	18,121,641
Proposals	84	69	21.7	13,914,308	15,754,131

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
British Columbia	**11,696**	**11,676**	**0.2**	**1,357,117,965**	**1,895,675,470**
Bankruptcies	**7,562**	**8,040**	**-5.9**	**695,940,858**	**1,234,104,832**
Proposals	**4,134**	**3,636**	**13.7**	**661,177,107**	**661,570,638**
Vancouver Island and Coast	2,433	2,451	-0.7	301,028,784	399,022,855
Bankruptcies	1,616	1,775	-9.0	165,862,270	268,850,763
Proposals	817	677	20.7	135,166,514	130,172,093
Lower Mainland - Southwest	6,342	6,285	0.9	671,926,590	976,107,360
Bankruptcies	3,991	4,245	-6.0	313,164,261	613,443,445
Proposals	2,351	2,040	15.2	358,762,329	362,663,915
Thompson - Okanagan	1,754	1,816	-3.4	261,079,878	350,897,683
Bankruptcies	1,120	1,191	-6.0	138,993,314	225,408,072
Proposals	634	625	1.4	122,086,563	125,489,611
Kootenay	401	353	13.6	51,434,226	65,219,274
Bankruptcies	291	244	19.3	33,417,360	49,273,434
Proposals	110	108	1.9	18,016,867	15,945,840
Cariboo	492	502	-2.0	49,955,827	68,768,116
Bankruptcies	336	376	-10.6	30,859,549	49,460,166
Proposals	156	126	23.8	19,096,278	19,307,950
North Coast	95	85	11.8	7,459,202	11,124,398
Bankruptcies	69	64	7.8	3,496,025	7,160,051
Proposals	26	21	23.8	3,963,177	3,964,348
Nechako	53	71	-25.4	4,062,490	5,252,147
Bankruptcies	38	55	-30.9	2,138,772	3,961,071
Proposals	16	17	-5.9	1,923,719	1,291,076
Northeast	125	113	10.6	10,170,967	19,283,637
Bankruptcies	101	90	12.2	8,009,306	16,547,831
Proposals	24	23	4.3	2,161,660	2,735,806
Northwest Territories	**53**	**45**	**17.8**	**5,432,926**	**7,839,311**
Bankruptcies	**29**	**33**	**-12.1**	**1,206,367**	**3,443,698**
Proposals	**24**	**12**	**100.0**	**4,226,559**	**4,395,613**
Yukon	**37**	**36**	**2.8**	**2,893,378**	**5,384,361**
Bankruptcies	**23**	**31**	**-25.8**	**1,322,090**	**3,886,011**
Proposals	**14**	**5**	**180.0**	**1,571,288**	**1,498,350**
Nunavut	**3**	**7**	**-57.1**	**186,850**	**449,535**
Bankruptcies	**0**	**6**	**-100.0**	**0**	**0**
Proposals	**3**	**1**	**200.0**	**186,850**	**449,535**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Newfoundland and Labrador	**19**	**26**	**-26.9**	**885,347**	**6,619,167**
Bankruptcies	**15**	**24**	**-37.5**	**827,341**	**6,356,297**
Proposals	**4**	**2**	**100.0**	**58,006**	**262,870**
Avalon Peninsula	11	9	22.2	409,718	4,246,960
Bankruptcies	7	9	-22.2	351,712	3,984,090
Proposals	4	0	--	58,006	262,870
South Coast - Burin Peninsula	1	2	-50.0	85,000	290,321
Bankruptcies	1	2	-50.0	85,000	290,321
Proposals	0	0	--	0	0
West Coast - Northern Peninsula - Labrador	4	7	-42.9	259,904	1,193,528
Bankruptcies	4	7	-42.9	259,904	1,193,528
Proposals	0	0	--	0	0
Notre Dame - Central Bonavista Bay	3	7	-57.1	130,725	888,358
Bankruptcies	3	5	-40.0	130,725	888,358
Proposals	0	2	-100.0	0	0
Prince Edward Island	**17**	**17**	**0.0**	**4,374,751**	**5,769,448**
Bankruptcies	**13**	**15**	**-13.3**	**4,328,250**	**4,705,045**
Proposals	**4**	**2**	**100.0**	**46,501**	**1,064,403**
Nova Scotia	**106**	**113**	**-6.2**	**30,890,707**	**100,142,223**
Bankruptcies	**86**	**95**	**-9.5**	**28,865,780**	**81,404,051**
Proposals	**20**	**18**	**11.1**	**2,024,927**	**18,738,172**
Cape Breton	17	6	183.3	2,602,249	10,067,837
Bankruptcies	12	5	140.0	1,480,859	8,113,250
Proposals	5	1	400.0	1,121,390	1,954,587
North Shore	17	15	13.3	1,036,311	3,924,862
Bankruptcies	15	10	50.0	883,672	2,846,451
Proposals	2	4	-50.0	152,639	1,078,411
Annapolis Valley	17	14	21.4	2,959,416	28,128,519
Bankruptcies	13	13	0.0	2,944,461	17,244,846
Proposals	4	1	300.0	14,954	10,883,673
Southern	12	11	9.1	1,211,826	2,018,983
Bankruptcies	8	10	-20.0	499,462	1,447,450
Proposals	3	1	200.0	712,365	571,533
Halifax	43	67	-35.8	23,080,904	56,002,022
Bankruptcies	38	56	-32.1	23,057,326	51,752,055
Proposals	5	11	-54.5	23,579	4,249,968
New Brunswick	**70**	**60**	**16.7**	**20,550,659**	**78,144,457**
Bankruptcies	**53**	**43**	**23.3**	**19,594,022**	**57,656,964**
Proposals	**17**	**17**	**0.0**	**956,637**	**20,487,493**
Campbellton - Miramichi	12	16	-25.0	8,678,569	19,878,970
Bankruptcies	9	14	-35.7	8,274,865	14,676,663
Proposals	3	2	50.0	403,704	5,202,307

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Moncton - Richibucto	25	16	56.3	8,981,583	30,967,343
Bankruptcies	19	13	46.2	8,746,880	16,230,544
Proposals	6	3	100.0	234,703	14,736,799
Saint John - St.Stephen	15	15	0.0	1,203,461	7,821,830
Bankruptcies	11	8	37.5	1,057,186	7,667,822
Proposals	4	7	-42.9	146,275	154,008
Fredericton - Oromocto	3	5	-40.0	255,505	1,356,978
Bankruptcies	2	3	-33.3	155,350	1,152,378
Proposals	1	2	-50.0	100,155	204,600
Edmundston - Woodstock	14	8	75.0	1,431,540	18,119,336
Bankruptcies	11	5	120.0	1,359,740	17,929,557
Proposals	3	2	50.0	71,800	189,779
Quebec	**2,019**	**2,127**	**-5.1**	**206,220,985**	**1,633,764,184**
Bankruptcies	**1,488**	**1,569**	**-5.2**	**116,497,934**	**718,868,210**
Proposals	**531**	**558**	**-4.8**	**89,723,051**	**914,895,974**
Gaspésie - Îles-de-la-Madeleine	15	30	-50.0	753,601	4,812,119
Bankruptcies	11	19	-42.1	173,902	1,335,274
Proposals	4	11	-63.6	579,698	3,476,845
Bas-Saint-Laurent	31	52	-40.4	3,644,131	25,835,123
Bankruptcies	26	38	-31.6	3,644,128	19,510,539
Proposals	5	14	-64.3	3	6,324,585
Capitale-Nationale	143	155	-7.7	13,737,134	119,333,906
Bankruptcies	104	112	-7.1	9,139,486	38,416,285
Proposals	39	43	-9.3	4,597,648	80,917,621
Chaudière - Appalaches	83	86	-3.5	13,035,269	67,878,516
Bankruptcies	61	63	-3.2	11,863,265	39,605,789
Proposals	22	24	-8.3	1,172,004	28,272,726
Estrie	48	50	-4.0	14,258,054	85,308,702
Bankruptcies	34	36	-5.6	8,132,156	21,835,617
Proposals	14	14	0.0	6,125,898	63,473,085
Centre-du-Québec	49	60	-18.3	3,263,504	28,819,200
Bankruptcies	38	44	-13.6	2,982,942	8,701,353
Proposals	11	15	-26.7	280,562	20,117,848
Montérégie	320	360	-11.1	59,259,661	271,956,397
Bankruptcies	235	285	-17.5	32,530,991	169,461,019
Proposals	85	75	13.3	26,728,670	102,495,378
Montréal	646	613	5.4	41,934,616	651,996,854
Bankruptcies	479	453	5.7	15,977,350	231,669,046
Proposals	167	160	4.4	25,957,265	420,327,808
Laval	145	164	-11.6	8,623,640	70,638,549
Bankruptcies	106	111	-4.5	3,787,493	31,634,011
Proposals	39	53	-26.4	4,836,147	39,004,538
Lanaudière	121	133	-9.0	10,517,713	58,776,376
Bankruptcies	94	98	-4.1	6,311,678	32,056,619
Proposals	27	35	-22.9	4,206,035	26,719,756

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Laurentides	167	183	-8.7	7,465,843	84,214,590
Bankruptcies	120	133	-9.8	3,444,452	42,329,905
Proposals	47	50	-6.0	4,021,391	41,884,685
Outaouais	69	78	-11.5	3,215,745	14,722,027
Bankruptcies	50	47	6.4	2,826,052	13,092,134
Proposals	18	31	-41.9	389,693	1,629,893
Abitibi - Témiscamingue	38	19	100.0	1,947,568	20,614,897
Bankruptcies	30	19	57.9	1,693,213	19,801,069
Proposals	8	0	--	254,354	813,828
Mauricie	68	75	-9.3	5,153,027	28,840,737
Bankruptcies	39	51	-23.5	2,733,110	9,344,165
Proposals	29	24	20.8	2,419,917	19,496,571
Saguenay - Lac-Saint-Jean	58	52	11.5	17,796,950	83,163,803
Bankruptcies	45	45	0.0	9,716,221	28,812,152
Proposals	13	7	85.7	8,080,729	54,351,652
Côte-Nord	13	13	0.0	216,077	10,764,088
Bankruptcies	11	11	0.0	143,041	5,174,935
Proposals	2	2	0.0	73,036	5,589,154
Nord-du-Québec	5	3	66.7	1,398,453	6,088,299
Bankruptcies	5	3	66.7	1,398,453	6,088,299
Proposals	0	0	--	0	0
Ontario	**1,361**	**1,614**	**-15.7**	**203,303,064**	**1,698,471,337**
Bankruptcies	**1,042**	**1,276**	**-18.3**	**175,515,154**	**1,461,569,355**
Proposals	**319**	**338**	**-5.6**	**27,787,910**	**236,901,982**
Ottawa	128	139	-7.9	15,499,489	65,532,814
Bankruptcies	103	100	3.0	15,141,672	61,024,681
Proposals	25	38	-34.2	357,817	4,508,133
Kingston - Pembroke	24	33	-27.3	1,141,022	5,021,772
Bankruptcies	23	26	-11.5	1,141,022	5,021,772
Proposals	1	7	-85.7	0	0
Muskoka - Kawarthas	27	42	-35.7	3,579,930	10,180,392
Bankruptcies	22	40	-45.0	2,346,679	8,438,125
Proposals	5	2	150.0	1,233,251	1,742,267
Toronto	722	889	-18.8	104,808,201	1,319,843,220
Bankruptcies	537	687	-21.8	88,187,745	1,137,825,213
Proposals	185	203	-8.9	16,620,456	182,018,007
Kitchener - Waterloo - Barrie	119	133	-10.5	10,057,527	54,399,653
Bankruptcies	92	108	-14.8	6,092,644	41,117,756
Proposals	27	26	3.8	3,964,883	13,281,898
Hamilton - Niagara Peninsula	134	164	-18.3	14,016,836	67,032,854
Bankruptcies	102	134	-23.9	10,713,258	42,844,892
Proposals	32	30	6.7	3,303,579	24,187,961
London	51	52	-1.9	5,259,288	22,221,323
Bankruptcies	44	42	4.8	5,186,678	21,652,214
Proposals	7	10	-30.0	72,610	569,109

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Windsor - Sarnia	56	61	-8.2	20,251,704	34,420,355
Bankruptcies	45	54	-16.7	19,664,678	28,231,973
Proposals	11	7	57.1	587,026	6,188,383
Stratford - Bruce Peninsula	28	33	-15.2	3,832,573	7,896,496
Bankruptcies	24	29	-17.2	3,582,769	7,264,839
Proposals	4	4	0.0	249,804	631,657
Northeast	48	44	9.1	11,801,216	55,837,055
Bankruptcies	36	34	5.9	10,714,013	52,903,271
Proposals	11	10	10.0	1,087,203	2,933,784
Northwest	24	23	4.3	13,055,277	56,085,403
Bankruptcies	15	22	-31.8	12,743,997	55,244,618
Proposals	9	1	800.0	311,281	840,785
Manitoba	**49**	**74**	**-33.8**	**5,478,904**	**18,550,232**
Bankruptcies	**36**	**60**	**-40.0**	**2,603,777**	**15,407,847**
Proposals	**13**	**14**	**-7.1**	**2,875,127**	**3,142,385**
Southeast	7	4	75.0	1,435,790	3,716,201
Bankruptcies	2	4	-50.0	84,676	1,594,220
Proposals	5	0	--	1,351,114	2,121,981
South Central	3	6	-50.0	725,215	3,021,882
Bankruptcies	3	5	-40.0	725,215	3,021,882
Proposals	0	1	-100.0	0	0
Southwest	9	12	-25.0	1,996,798	2,204,958
Bankruptcies	5	9	-44.4	552,076	1,604,258
Proposals	4	3	33.3	1,444,722	600,700
North Central	5	6	-16.7	452,952	1,527,856
Bankruptcies	5	4	25.0	452,952	1,527,856
Proposals	0	2	-100.0	0	0
Winnipeg	20	33	-39.4	831,354	7,569,425
Bankruptcies	17	28	-39.3	757,563	7,218,507
Proposals	3	5	-40.0	73,791	350,918
Interlake	2	3	-33.3	21,533	229,089
Bankruptcies	2	3	-33.3	21,533	229,089
Proposals	0	0	--	0	0
Parklands	2	6	-66.7	13,911	173,273
Bankruptcies	1	3	-66.7	8,411	104,487
Proposals	1	3	-66.7	5,500	68,786
North	1	2	-50.0	1,351	107,548
Bankruptcies	1	2	-50.0	1,351	107,548
Proposals	0	0	--	0	0
Saskatchewan	**129**	**157**	**-17.8**	**15,419,495**	**32,617,971**
Bankruptcies	**79**	**104**	**-24.0**	**6,277,223**	**17,848,052**
Proposals	**50**	**53**	**-5.7**	**9,142,272**	**14,769,919**
Regina - Moose Mountain	38	60	-36.7	4,874,890	8,849,149
Bankruptcies	20	40	-50.0	1,377,131	4,594,206
Proposals	18	20	-10.0	3,497,759	4,254,943

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
Swift Current - Moose Jaw	22	15	46.7	3,012,043	8,392,223
Bankruptcies	12	5	140.0	782,267	2,016,025
Proposals	10	10	0.0	2,229,776	6,376,198
Saskatoon - Biggar	24	34	-29.4	1,732,894	4,582,733
Bankruptcies	19	28	-32.1	1,664,301	4,123,555
Proposals	5	6	-16.7	68,593	459,178
Yorkton - Melville	21	21	0.0	2,722,170	3,172,405
Bankruptcies	10	11	-9.1	784,926	1,732,388
Proposals	11	10	10.0	1,937,244	1,440,017
Prince Albert	21	23	-8.7	2,724,451	6,805,326
Bankruptcies	17	16	6.3	1,426,897	4,683,828
Proposals	4	7	-42.9	1,297,554	2,121,498
Northern	2	4	-50.0	353,047	816,136
Bankruptcies	1	4	-75.0	241,701	698,050
Proposals	1	0	--	111,346	118,086
Alberta	**312**	**341**	**-8.5**	**122,544,100**	**377,983,988**
Bankruptcies	**230**	**264**	**-12.9**	**104,860,394**	**310,639,245**
Proposals	**82**	**77**	**6.5**	**17,683,706**	**67,344,743**
Lethbridge - Medicine Hat	19	19	0.0	11,899,939	7,594,879
Bankruptcies	15	17	-11.8	11,792,059	6,748,178
Proposals	4	2	100.0	107,880	846,701
Camrose - Drumheller	12	13	-7.7	1,449,475	4,801,576
Bankruptcies	9	7	28.6	1,006,276	4,503,862
Proposals	2	6	-66.7	443,200	297,714
Calgary	126	142	-11.3	44,207,874	139,752,571
Bankruptcies	99	109	-9.2	38,920,055	120,568,539
Proposals	27	33	-18.2	5,287,819	19,184,032
Banff - Jasper - Rocky Mountain House	6	8	-25.0	98,411	2,489,096
Bankruptcies	6	7	-14.3	98,411	2,489,096
Proposals	0	1	-100.0	0	0
Red Deer	29	20	45.0	29,579,476	50,526,746
Bankruptcies	16	15	6.7	25,929,017	47,774,253
Proposals	13	6	116.7	3,650,459	2,752,493
Edmonton	90	105	-14.3	28,507,633	153,122,011
Bankruptcies	60	83	-27.7	23,099,157	112,776,147
Proposals	30	22	36.4	5,408,476	40,345,863
Athabasca - Grande Prairie - Peace River	23	28	-17.9	4,429,310	13,580,754
Bankruptcies	20	21	-4.8	2,107,197	10,696,021
Proposals	3	7	-57.1	2,322,114	2,884,733
Wood Buffalo - Cold Lake	7	6	16.7	2,371,981	6,116,355
Bankruptcies	4	5	-20.0	1,908,222	5,083,147
Proposals	3	1	200.0	463,759	1,033,207

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2012	2011	% Change	2012	
British Columbia	**268**	**243**	**10.3**	**127,639,750**	**417,248,036**
Bankruptcies	**192**	**192**	**0.0**	**112,308,264**	**391,174,755**
Proposals	**76**	**51**	**49.0**	**15,331,486**	**26,073,281**
Vancouver Island and Coast	44	45	-2.2	15,578,308	34,186,267
Bankruptcies	23	34	-32.4	5,551,315	21,312,403
Proposals	21	11	90.9	10,026,993	12,873,864
Lower Mainland - Southwest	148	133	11.3	96,707,088	339,659,627
Bankruptcies	108	108	0.0	93,651,750	330,759,918
Proposals	40	25	60.0	3,055,338	8,899,709
Thompson - Okanagan	57	43	32.6	12,385,253	35,122,937
Bankruptcies	43	33	30.3	10,136,098	30,823,229
Proposals	14	10	40.0	2,249,155	4,299,708
Kootenay	11	8	37.5	2,483,196	7,018,646
Bankruptcies	11	7	57.1	2,483,196	7,018,646
Proposals	0	1	-100.0	0	0
Cariboo	3	4	-25.0	211,132	318,204
Bankruptcies	2	3	-33.3	211,132	318,204
Proposals	1	1	0.0	0	0
North Coast	2	2	0.0	48,058	314,969
Bankruptcies	2	2	0.0	48,058	314,969
Proposals	0	0	--	0	0
Nechako	0	2	-100.0	0	0
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Northeast	3	5	-40.0	226,716	627,386
Bankruptcies	3	4	-25.0	226,716	627,386
Proposals	0	1	-100.0	0	0
Northwest Territories	**1**	**2**	**-50.0**	**21,400**	**135,203**
Bankruptcies	**0**	**0**	**--**	**0**	**0**
Proposals	**1**	**2**	**-50.0**	**21,400**	**135,203**
Yukon	**1**	**1**	**0.0**	**215,002**	**223,743**
Bankruptcies	**1**	**1**	**0.0**	**215,002**	**223,743**
Proposals	**0**	**0**	**--**	**0**	**0**
Nunavut	**1**	**0**	**--**	**2,700**	**121,413**
Bankruptcies	**1**	**0**	**--**	**2,700**	**121,413**
Proposals	**0**	**0**	**--**	**0**	**0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
St. John's	**N.L.**	**545**	**657**	**-17.0**	**25,956,251**	**45,406,480**
Bankruptcies		488	601	-18.8	16,807,114	35,224,641
Proposals		57	56	1.8	9,149,137	10,181,839
Halifax	**N.S.**	**1,599**	**1,640**	**-2.5**	**126,973,002**	**169,946,367**
Bankruptcies		1,219	1,307	-6.7	76,366,214	123,967,398
Proposals		380	333	14.1	50,606,788	45,978,969
Moncton	**N.B.**	**762**	**701**	**8.7**	**68,276,104**	**96,435,449**
Bankruptcies		559	568	-1.6	38,771,283	66,392,546
Proposals		203	133	52.6	29,504,821	30,042,903
Saint John	**N.B.**	**741**	**641**	**15.6**	**63,941,688**	**89,401,473**
Bankruptcies		553	516	7.2	38,088,787	63,853,216
Proposals		188	125	50.4	25,852,901	25,548,257
Saguenay	**Que.**	**517**	**596**	**-13.3**	**28,406,227**	**35,124,558**
Bankruptcies		339	424	-20.0	12,229,463	20,435,343
Proposals		178	172	3.5	16,176,764	14,689,215
Québec	**Que.**	**2,351**	**2,386**	**-1.5**	**102,399,726**	**177,900,907**
Bankruptcies		1,755	1,792	-2.1	49,501,745	118,583,709
Proposals		596	594	0.3	52,897,981	59,317,198
Sherbrooke	**Que.**	**773**	**786**	**-1.7**	**37,863,408**	**57,184,390**
Bankruptcies		620	642	-3.4	23,340,197	42,291,981
Proposals		153	144	6.3	14,523,211	14,892,409
Trois-Rivières	**Que.**	**677**	**609**	**11.2**	**32,249,463**	**52,178,509**
Bankruptcies		530	491	7.9	17,018,943	38,559,422
Proposals		147	118	24.6	15,230,520	13,619,087
Montréal	**Que.**	**18,209**	**18,321**	**-0.6**	**1,107,968,071**	**1,932,632,353**
Bankruptcies		12,003	12,833	-6.5	400,823,343	1,188,573,394
Proposals		6,206	5,488	13.1	707,144,728	744,058,959
Ottawa - Gatineau	**Ont./Que**	**4,157**	**4,155**	**0.0**	**299,060,432**	**409,612,257**
Bankruptcies		2,543	2,657	-4.3	114,254,576	224,323,448
Proposals		1,614	1,498	7.7	184,805,856	185,288,809
Kingston	**Ont.**	**537**	**582**	**-7.7**	**44,686,847**	**54,755,673**
Bankruptcies		348	419	-16.9	20,187,434	32,755,502
Proposals		189	163	16.0	24,499,413	22,000,171
Peterborough	**Ont.**	**442**	**447**	**-1.1**	**38,272,959**	**49,425,043**
Bankruptcies		227	239	-5.0	13,533,388	25,846,075
Proposals		215	208	3.4	24,739,571	23,578,968
Oshawa	**Ont.**	**1,584**	**1,724**	**-8.1**	**213,365,413**	**229,145,000**
Bankruptcies		623	682	-8.7	37,700,236	77,876,363
Proposals		961	1,042	-7.8	175,665,177	151,268,637

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
Toronto	**Ont.**	**18,035**	**19,768**	**-8.8**	**1,392,321,963**	**2,077,376,029**
Bankruptcies		7,203	8,050	-10.5	272,467,556	789,228,244
Proposals		10,832	11,718	-7.6	1,119,854,407	1,288,147,785
Hamilton	**Ont.**	**2,812**	**3,180**	**-11.6**	**270,459,029**	**328,955,392**
Bankruptcies		1,283	1,519	-15.5	68,240,192	129,269,466
Proposals		1,529	1,661	-7.9	202,218,837	199,685,926
St. Catharines - Niagara	**Ont.**	**1,925**	**1,784**	**7.9**	**196,262,011**	**221,160,920**
Bankruptcies		1,002	943	6.3	63,447,670	100,769,199
Proposals		923	841	9.8	132,814,341	120,391,721
Kitchener	**Ont.**	**1,640**	**1,759**	**-6.8**	**151,732,166**	**180,574,180**
Bankruptcies		866	982	-11.8	46,421,234	87,015,786
Proposals		774	777	-0.4	105,310,932	93,558,394
Brantford	**Ont.**	**598**	**623**	**-4.0**	**62,327,588**	**68,952,701**
Bankruptcies		314	310	1.3	21,283,220	33,275,605
Proposals		284	313	-9.3	41,044,368	35,677,096
Guelph	**Ont.**	**393**	**431**	**-8.8**	**37,484,956**	**45,546,293**
Bankruptcies		203	202	0.5	8,894,506	19,786,888
Proposals		190	229	-17.0	28,590,450	25,759,405
London	**Ont.**	**2,254**	**2,581**	**-12.7**	**210,496,765**	**242,806,024**
Bankruptcies		1,273	1,520	-16.3	79,724,551	122,900,423
Proposals		981	1,061	-7.5	130,772,214	119,905,601
Windsor	**Ont.**	**1,388**	**1,564**	**-11.3**	**130,431,954**	**163,953,976**
Bankruptcies		854	980	-12.9	60,324,438	93,857,581
Proposals		534	584	-8.6	70,107,516	70,096,395
Barrie	**Ont.**	**1,072**	**1,063**	**0.8**	**137,873,496**	**151,229,359**
Bankruptcies		499	470	6.2	37,348,441	64,344,096
Proposals		573	593	-3.4	100,525,055	86,885,263
Greater Sudbury	**Ont.**	**688**	**706**	**-2.5**	**60,934,230**	**68,168,847**
Bankruptcies		371	427	-13.1	20,103,281	31,478,908
Proposals		317	279	13.6	40,830,949	36,689,939
Thunder Bay	**Ont.**	**370**	**362**	**2.2**	**25,345,745**	**33,687,264**
Bankruptcies		256	283	-9.5	10,481,544	21,346,693
Proposals		114	79	44.3	14,864,201	12,340,571
Winnipeg	**Man.**	**1,214**	**1,371**	**-11.5**	**81,844,197**	**122,610,527**
Bankruptcies		836	981	-14.8	42,579,326	79,003,963
Proposals		378	390	-3.1	39,264,871	43,606,564
Regina	**Sask.**	**340**	**425**	**-20.0**	**31,720,287**	**35,702,696**
Bankruptcies		150	214	-29.9	8,688,730	13,521,687
Proposals		190	211	-10.0	23,031,557	22,181,009

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
Saskatoon	**Sask.**	**477**	**550**	**-13.3**	**64,871,924**	**69,240,512**
Bankruptcies		292	349	-16.3	25,940,557	34,742,184
Proposals		185	201	-8.0	38,931,367	34,498,328
Calgary	**Alta.**	**3,283**	**3,384**	**-3.0**	**500,860,188**	**726,353,086**
Bankruptcies		2,163	2,496	-13.3	285,034,771	498,761,276
Proposals		1,120	888	26.1	215,825,417	227,591,810
Edmonton	**Alta.**	**2,762**	**3,210**	**-14.0**	**385,489,366**	**508,042,715**
Bankruptcies		1,577	2,074	-24.0	168,016,353	279,134,013
Proposals		1,185	1,136	4.3	217,473,013	228,908,702
Kelowna	**B.C.**	**620**	**687**	**-9.8**	**98,560,151**	**127,407,736**
Bankruptcies		381	421	-9.5	52,995,202	79,417,718
Proposals		239	266	-10.2	45,564,949	47,990,018
Abbotsford	**B.C.**	**576**	**513**	**12.3**	**90,644,039**	**112,118,729**
Bankruptcies		362	343	5.5	47,358,054	71,548,209
Proposals		214	170	25.9	43,285,985	40,570,520
Vancouver	**B.C.**	**5,091**	**5,086**	**0.1**	**488,408,368**	**735,563,143**
Bankruptcies		3,171	3,386	-6.3	212,285,472	452,184,977
Proposals		1,920	1,700	12.9	276,122,896	283,378,166
Victoria	**B.C.**	**1,071**	**1,037**	**3.3**	**135,844,286**	**175,972,508**
Bankruptcies		674	746	-9.7	69,220,415	110,118,064
Proposals		397	291	36.4	66,623,871	65,854,444

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
St. John's	**N.L.**	**9**	**9**	**0.0**	**342,211**	**3,959,489**
Bankruptcies		6	9	-33.3	342,211	3,959,489
Proposals		3	0	--	0	0
Halifax	**N.S.**	**41**	**64**	**-35.9**	**22,824,880**	**53,460,594**
Bankruptcies		36	54	-33.3	22,808,274	50,269,301
Proposals		5	10	-50.0	16,606	3,191,293
Moncton	**N.B.**	**19**	**10**	**90.0**	**7,254,816**	**25,420,288**
Bankruptcies		14	8	75.0	7,098,195	10,977,940
Proposals		5	2	150.0	156,621	14,442,348
Saint John	**N.B.**	**10**	**7**	**42.9**	**911,285**	**6,004,177**
Bankruptcies		8	3	166.7	765,010	5,850,169
Proposals		2	4	-50.0	146,275	154,008
Saguenay	**Que.**	**26**	**21**	**23.8**	**11,125,531**	**30,336,796**
Bankruptcies		20	18	11.1	3,599,236	9,818,272
Proposals		6	3	100.0	7,526,295	20,518,524
Québec	**Que.**	**153**	**172**	**-11.0**	**12,387,066**	**109,580,407**
Bankruptcies		113	126	-10.3	7,868,148	37,521,100
Proposals		40	46	-13.0	4,518,918	72,059,307
Sherbrooke	**Que.**	**23**	**25**	**-8.0**	**5,032,626**	**61,810,803**
Bankruptcies		14	18	-22.2	868,004	3,272,100
Proposals		9	7	28.6	4,164,622	58,538,703
Trois-Rivières	**Que.**	**40**	**38**	**5.3**	**3,369,849**	**24,191,898**
Bankruptcies		23	30	-23.3	1,109,825	6,926,165
Proposals		17	8	112.5	2,260,024	17,265,733
Montréal	**Que.**	**1,184**	**1,209**	**-2.1**	**112,385,133**	**1,056,121,242**
Bankruptcies		873	902	-3.2	51,387,291	464,659,174
Proposals		311	307	1.3	60,997,842	591,462,068
Ottawa - Gatineau	**Ont./Que**	**145**	**169**	**-14.2**	**9,617,609**	**38,633,085**
Bankruptcies		109	114	-4.4	8,920,337	33,387,821
Proposals		36	55	-34.5	697,272	5,245,264
Kingston	**Ont.**	**14**	**12**	**16.7**	**492,633**	**2,771,256**
Bankruptcies		14	9	55.6	492,633	2,771,256
Proposals		0	3	-100.0	0	0
Peterborough	**Ont.**	**10**	**13**	**-23.1**	**508,863**	**2,344,869**
Bankruptcies		8	12	-33.3	484,853	1,861,727
Proposals		2	1	100.0	24,010	483,142
Oshawa	**Ont.**	**41**	**38**	**7.9**	**2,957,352**	**21,114,633**
Bankruptcies		37	36	2.8	2,140,852	18,578,995
Proposals		4	2	100.0	816,500	2,535,638

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
Toronto	**Ont.**	**665**	**819**	**-18.8**	**95,693,127**	**1,257,243,842**
Bankruptcies		488	628	-22.3	79,580,770	1,087,353,397
Proposals		177	191	-7.3	16,112,357	169,890,445
Hamilton	**Ont.**	**60**	**76**	**-21.1**	**8,238,688**	**24,963,564**
Bankruptcies		45	60	-25.0	7,297,815	21,710,499
Proposals		15	16	-6.3	940,873	3,253,065
St. Catharines - Niagara	**Ont.**	**37**	**51**	**-27.5**	**2,573,170**	**23,027,020**
Bankruptcies		31	46	-32.6	2,295,912	11,158,890
Proposals		6	5	20.0	277,258	11,868,130
Kitchener	**Ont.**	**32**	**40**	**-20.0**	**1,741,391**	**16,141,546**
Bankruptcies		22	31	-29.0	1,667,814	9,361,233
Proposals		10	9	11.1	73,577	6,780,313
Brantford	**Ont.**	**19**	**20**	**-5.0**	**1,884,653**	**9,112,705**
Bankruptcies		12	13	-7.7	73,653	4,055,260
Proposals		7	7	0.0	1,811,000	5,057,445
Guelph	**Ont.**	**14**	**12**	**16.7**	**1,201,445**	**8,252,077**
Bankruptcies		11	7	57.1	1,174,935	8,121,246
Proposals		3	5	-40.0	26,510	130,831
London	**Ont.**	**39**	**31**	**25.8**	**2,634,461**	**15,753,738**
Bankruptcies		34	25	36.0	2,574,312	15,356,348
Proposals		5	6	-16.7	60,149	397,390
Windsor	**Ont.**	**27**	**30**	**-10.0**	**4,604,659**	**18,310,050**
Bankruptcies		20	25	-20.0	4,218,753	13,982,152
Proposals		7	5	40.0	385,906	4,327,898
Barrie	**Ont.**	**30**	**27**	**11.1**	**1,971,418**	**12,287,606**
Bankruptcies		25	25	0.0	1,223,017	10,259,971
Proposals		5	2	150.0	748,401	2,027,635
Greater Sudbury	**Ont.**	**5**	**5**	**0.0**	**490,255**	**2,755,578**
Bankruptcies		5	3	66.7	490,255	2,755,578
Proposals		0	2	-100.0	0	0
Thunder Bay	**Ont.**	**12**	**19**	**-36.8**	**10,576,044**	**51,520,307**
Bankruptcies		8	18	-55.6	10,431,617	50,963,205
Proposals		4	1	300.0	144,427	557,102
Winnipeg	**Man.**	**18**	**35**	**-48.6**	**803,425**	**7,258,454**
Bankruptcies		15	30	-50.0	729,634	6,907,536
Proposals		3	5	-40.0	73,791	350,918
Regina	**Sask.**	**24**	**37**	**-35.1**	**2,230,624**	**5,992,981**
Bankruptcies		15	26	-42.3	826,230	3,610,928
Proposals		9	11	-18.2	1,404,394	2,382,053

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2012	2011	% Change	2012	
Saskatoon	**Sask.**	**22**	**28**	**-21.4**	**1,530,698**	**4,097,387**
Bankruptcies		18	22	-18.2	1,494,196	3,892,320
Proposals		4	6	-33.3	36,502	205,067
Calgary	**Alta.**	**109**	**121**	**-9.9**	**46,760,483**	**128,468,930**
Bankruptcies		86	95	-9.5	41,920,009	110,180,662
Proposals		23	26	-11.5	4,840,474	18,288,268
Edmonton	**Alta.**	**81**	**97**	**-16.5**	**30,053,017**	**146,648,561**
Bankruptcies		52	77	-32.5	24,811,380	106,635,285
Proposals		29	20	45.0	5,241,637	40,013,276
Kelowna	**B.C.**	**23**	**23**	**0.0**	**5,488,049**	**10,119,908**
Bankruptcies		12	18	-33.3	3,695,353	6,608,959
Proposals		11	5	120.0	1,792,696	3,510,949
Abbotsford	**B.C.**	**7**	**6**	**16.7**	**87,817**	**573,975**
Bankruptcies		3	6	-50.0	5,552	220,873
Proposals		4	0	--	82,265	353,102
Vancouver	**B.C.**	**129**	**116**	**11.2**	**74,799,742**	**295,637,755**
Bankruptcies		95	92	3.3	71,853,021	287,286,532
Proposals		34	24	41.7	2,946,721	8,351,223
Victoria	**B.C.**	**17**	**28**	**-39.3**	**936,632**	**2,776,569**
Bankruptcies		11	22	-50.0	457,723	1,550,680
Proposals		6	6	0.0	478,909	1,225,889

Table 9: Receiverships

	Volume			Declared Assets ($)
	2012	2011	% Change	2012
Newfoundland and Labrador	**2**	**6**	**-66.7**	**1,051,000**
Court appointed	1	2	-50.0	315,000
Privately appointed	1	4	-75.0	736,000
Prince Edward Island	**4**	**2**	**100.0**	**3,726,301**
Court appointed	0	0	--	0
Privately appointed	4	2	100.0	3,726,301
Nova Scotia	**20**	**22**	**-9.1**	**6,433,683**
Court appointed	4	7	-42.9	261,536
Privately appointed	16	15	6.7	6,172,147
New Brunswick	**32**	**37**	**-13.5**	**9,479,536**
Court appointed	2	3	-33.3	925,643
Privately appointed	30	34	-11.8	8,553,893
Quebec	**39**	**45**	**-13.3**	**95,149,201**
Court appointed	32	33	-3.0	93,799,133
Privately appointed	7	12	-41.7	1,350,068
Ontario	**285**	**334**	**-14.7**	**989,576,029**
Court appointed	137	126	8.7	829,411,197
Privately appointed	148	208	-28.8	160,164,832
Manitoba	**6**	**16**	**-62.5**	**15,905,816**
Court appointed	1	5	-80.0	3,901,918
Privately appointed	5	11	-54.5	12,003,898
Saskatchewan	**17**	**6**	**183.3**	**836,643,672**
Court appointed	15	6	150.0	833,100,804
Privately appointed	2	0	--	3,542,868
Alberta	**58**	**85**	**-31.8**	**560,080,874**
Court appointed	46	52	-11.5	552,548,493
Privately appointed	12	33	-63.6	7,532,381
British Columbia	**75**	**113**	**-33.6**	**356,589,667**
Court appointed	29	44	-34.1	306,181,064
Privately appointed	46	69	-33.3	50,408,603
Northwest Territories	**0**	**2**	**-100.0**	**0**
Court appointed	0	1	-100.0	0
Privately appointed	0	1	-100.0	0
Yukon	**0**	**0**	**--**	**0**
Court appointed	0	0	--	0
Privately appointed	0	0	--	0
Nunavut	**0**	**0**	**--**	**0**
Court appointed	0	0	--	0
Privately appointed	0	0	--	0
Canada	**538**	**668**	**-19.5**	**2,874,635,779**
Court appointed	**267**	**279**	**-4.3**	**2,620,444,788**
Privately appointed	**271**	**389**	**-30.3**	**254,190,991**

Table 10: Consolidation of All Files Closed in 2012

	Number of Files	Assets ($)	Liabilities ($)	Deficit ($)	Total Receipts ($)	Administrative Expenses ($)	Dividends ($)
Newfoundland and Labrador	**2,099**	**116,317,349**	**205,410,174**	**89,092,825**	**30,535,691**	**11,658,627**	**18,877,063**
Bankruptcies	1,998	69,068,432	135,734,305	66,665,873	8,691,753	5,980,913	2,710,840
Proposals	101	47,248,918	69,675,869	22,426,952	21,843,938	5,677,714	16,166,223
Prince Edward Island	**676**	**41,834,680**	**104,868,709**	**58,528,569**	**3,395,075**	**2,186,037**	**1,209,038**
Bankruptcies	635	34,134,730	87,843,527	49,203,337	2,868,299	1,899,069	969,230
Proposals	41	7,699,950	17,025,182	9,325,232	526,776	286,968	239,808
Nova Scotia	**4,579**	**287,751,313**	**492,630,542**	**199,627,890**	**30,027,387**	**17,194,813**	**12,832,574**
Bankruptcies	3,960	216,183,953	402,906,217	185,564,691	19,073,450	13,385,871	5,687,579
Proposals	619	71,567,361	89,724,324	14,063,199	10,953,937	3,808,942	7,144,995
New Brunswick	**3,886**	**250,391,636**	**460,154,361**	**209,688,140**	**20,581,157**	**12,093,212**	**8,487,945**
Bankruptcies	3,417	201,386,243	387,619,519	186,158,691	14,733,314	10,321,913	4,411,401
Proposals	469	49,005,393	72,534,842	23,529,449	5,847,843	1,771,299	4,076,544
Quebec	**35,807**	**2,234,632,183**	**5,456,272,699**	**3,203,542,188**	**392,227,983**	**211,979,993**	**180,247,990**
Bankruptcies	29,414	1,103,701,669	3,250,062,944	2,146,340,690	169,228,553	120,717,261	48,511,292
Proposals	6,393	1,130,930,514	2,206,209,755	1,057,201,497	222,999,430	91,262,732	131,736,698
Ontario	**53,445**	**4,675,525,267**	**8,911,243,377**	**4,230,363,795**	**521,737,425**	**230,804,828**	**290,932,597**
Bankruptcies	37,844	2,560,517,927	6,224,661,417	3,664,090,490	274,082,695	142,479,457	131,603,238
Proposals	15,601	2,115,007,341	2,686,581,960	566,273,305	247,654,730	88,325,371	159,329,359
Manitoba	**2,767**	**160,932,213**	**271,864,627**	**110,932,414**	**22,161,730**	**10,646,661**	**11,515,070**
Bankruptcies	2,234	116,512,479	217,471,297	100,958,817	14,699,401	8,349,687	6,349,714
Proposals	533	44,419,734	54,393,331	9,973,597	7,462,329	2,296,974	5,165,355
Saskatchewan	**2,128**	**181,240,426**	**234,987,503**	**53,747,077**	**19,117,885**	**7,621,293**	**11,496,592**
Bankruptcies	1,503	99,994,888	155,687,374	55,692,486	8,864,495	4,924,905	3,939,591
Proposals	625	81,245,538	79,300,129	-1,945,409	10,253,390	2,696,388	7,557,001
Alberta	**9,190**	**1,217,133,162**	**2,413,050,722**	**1,193,127,757**	**153,046,154**	**46,196,465**	**106,849,689**
Bankruptcies	7,401	947,854,674	1,991,819,489	1,041,175,012	116,470,556	34,952,031	81,518,524
Proposals	1,789	269,278,488	421,231,233	151,952,745	36,575,599	11,244,434	25,331,165
British Columbia	**10,618**	**939,769,996**	**1,859,027,901**	**917,350,662**	**126,338,910**	**68,379,340**	**57,959,570**
Bankruptcies	8,571	656,720,788	1,432,194,334	773,566,304	84,921,636	54,607,840	30,313,796
Proposals	2,047	283,049,208	426,833,566	143,784,358	41,417,274	13,771,499	27,645,774
Northwest Territories	**53**	**2,662,102**	**5,193,087**	**2,530,985**	**538,770**	**278,053**	**260,716**
Bankruptcies	44	1,878,829	3,999,172	2,120,343	430,630	221,791	208,839
Proposals	9	783,273	1,193,915	410,642	108,140	56,262	51,877
Yukon	**44**	**1,564,424**	**4,033,712**	**2,469,288**	**302,578**	**174,036**	**128,543**
Bankruptcies	38	871,625	2,991,303	2,119,678	235,282	154,642	80,640
Proposals	6	692,799	1,042,409	349,610	67,296	19,394	47,902
Nunavut	**9**	**444,975**	**1,228,466**	**783,491**	**128,293**	**46,595**	**81,698**
Bankruptcies	7	443,975	1,172,406	728,431	95,625	37,018	58,607
Proposals	2	1,000	56,060	55,060	32,668	9,577	23,090
Canada	**125,301**	**10,110,199,727**	**20,419,965,879**	**10,271,785,079**	**1,320,139,037**	**619,259,953**	**700,879,085**
Bankruptcies	**97,066**	**6,009,270,211**	**14,294,163,303**	**8,274,384,843**	**714,395,689**	**398,032,398**	**316,363,292**
Proposals	**28,235**	**4,100,929,517**	**6,125,802,576**	**1,997,400,237**	**605,743,348**	**221,227,555**	**384,515,793**

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											
	Age Group (Years)										Sex	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older	Women	Men
Newfoundland and Labrador	3.5	9.0	16.2	14.2	12.5	10.8	9.9	7.9	6.5	9.4	51.0	49.0
Prince Edward Island	1.3	6.3	14.1	17.8	14.4	12.9	8.4	8.7	7.6	8.4	51.6	48.4
Nova Scotia	1.9	6.7	11.8	13.6	15.0	14.2	11.6	8.2	7.0	10.1	51.2	48.8
New Brunswick	2.2	8.2	12.9	15.0	13.4	12.9	11.2	8.8	6.9	8.4	49.0	51.0
Quebec	4.1	7.8	11.1	12.5	13.1	13.6	12.0	9.3	6.6	9.8	45.4	54.6
Ontario	1.9	7.0	11.0	13.3	14.4	14.6	12.9	9.5	6.6	8.7	48.3	51.7
Manitoba	2.8	8.2	12.8	13.3	13.1	13.3	11.6	8.7	7.2	9.1	45.3	54.7
Saskatchewan	1.9	6.9	12.4	13.7	14.5	13.7	11.2	8.0	6.4	11.3	49.3	50.7
Alberta	2.0	8.7	12.5	15.1	14.6	12.9	11.6	8.3	6.4	7.9	46.5	53.5
British Columbia	1.2	6.5	10.7	13.0	14.9	13.8	13.2	10.1	7.1	9.5	48.3	51.7
Northwest Territories	3.8	9.4	15.1	13.2	15.1	13.2	15.1	3.8	5.7	5.7	52.8	47.2
Yukon	0.0	8.1	13.5	10.8	24.3	5.4	13.5	2.7	8.1	13.5	67.6	32.4
Nunavut	0.0	0.0	0.0	0.0	33.3	0.0	33.3	0.0	0.0	33.3	0.0	100.0
Canada	**2.6**	**7.4**	**11.4**	**13.3**	**14.0**	**13.9**	**12.3**	**9.3**	**6.7**	**9.2**	**47.4**	**52.6**